Health Reimbursement Arrangement (HRA)

Frequently Asked Questions for All Employees

What is a Health Reimbursement Arrangement (HRA)?

A Health Reimbursement Arrangement is an interest-bearing, employer-funded account created in your name to reimburse you tax-free in retirement for eligible medical expenses and premiums. Your employer makes deposits while you are employed, but you will not be able to access funds until retirement or separation of service, having met your employer's vesting requirements.

Do I have to enroll?

You were automatically enrolled by your employer. No action is necessary on your part.

When will I be vested?

You are 100% vested in your account, meaning you own your account, immediately.

What are the benefits of an HRA?

- Employer deposits are tax-free (not subject to FICA, Federal, or State income taxes), so you receive 100% of the value of each benefit dollar.
- Deposits earn interest tax-free.
- Reimbursements from the plan are tax-free for eligible medical expenses and premiums for you, your spouse, and any qualifying dependents, if applicable.
- Account balance rolls over each year and there is no time frame by when you must submit expenses for reimbursement.
- Once you have access, you have the flexibility to choose which eligible expenses and when to submit for reimbursement.

How often will my employer contribute to my account?

Your employer makes deposits to your account on an annual basis during your active employment, and one time following retirement. For detailed information regarding contribution amounts and timing, please contact your employer.

Where are funds invested?

Your employer has selected a default investment option for all plan participants. You can self-direct investments from a platform of investments provided for your plan. At any time you can change your investment elections through the participant portal or by completing the Investment Change and Transfer Form. The Investment Change and Transfer Form, Performance Sheets, and Fund Summaries are available online through your participant portal. Investments are provided by American United Life Insurance Company®, a OneAmerica® Company (AUL). For more information on your investments, please visit www.oneamerica.com.

How often will I receive account statements?

You will receive paper statements on a quarterly basis. However, you may access your account activity anytime by logging in to your account on our secure website, www.midamerica.biz. Your temporary login is your Social Security number and your temporary password is the last four digits of your Social Security number. You will then be asked to change your user name and password.

Can I make contributions to my HRA?

Only an employer can fund an HRA. You cannot contribute.

Can I move HRA funds to another plan?

The funds deposited in your account must stay within your employer-sponsored HRA plan.

Can I name a beneficiary?

No. However, a surviving spouse or qualifying dependent will still be able to access funds for eligible medical expenses and premiums. If you do not have a surviving spouse or qualifying dependent, the executor of your estate or trustee can use your remaining funds to reimburse eligible medical expenses and premiums not previously submitted on your behalf, including expenses related to your death. If an account balance still remains, the balance will forfeit back to the employer.

Are there any fees?

While you are actively employed, you are not responsible for any fees. Reimbursement fees will apply once you are able to access your account.

Will I receive additional information once I am able to access my funds?

Yes. Once you are able to access your funds, you will receive information about the eligible medical expenses, reimbursement process, and all necessary forms.

Accessing your MySpokeskids Page

MySpokeskids is a website designed to help you better understand your retirement and wellness benefit options. From your MySpokeskids page, you can access pertinent plan details, educational videos and plan forms.

1. Go to www.myspokeskids.com
2. Select "Your Plan" from the link list located at the top of the page
3. Search for your employer
4. Select your employer from the dropdown list that will appear

Questions?

If you have questions regarding your plan, please contact MidAmerica Administrative & Retirement Solutions (MidAmerica), the plan administrator, at (855) 329-0095 or email us at healthaccountservices@midamerica.biz.

If submitting paper forms, send to:

MidAmerica Administrative & Retirement Solutions
Attn: HRA Department
P.O. Box 24927
Lakeland, Florida 33802
Fax: (863) 577-4460
claims@midamerica.biz

For investment or plan information related questions, please contact your National Insurance Services Representative at (800) 627-3660.