



HEALTH REIMBURSEMENT ACCOUNT (HRA)

The Health Reimbursement Account (HRA) is an account for those enrolled in the Active Health Option. Only **New York Life** contributes money to this account for your use, and you can also earn incentive dollars for completing healthy activities. **If you leave New York Life, you will forfeit your HRA balance.**

You can use your HRA to help pay for eligible medical, prescription drug, over-the-counter medication, and menstrual care product expenses under the Active Health Option, including your deductible. This means less money out of your own pocket to cover these expenses for you and your dependents.

Keep in mind, your HRA can be used only for eligible medical, prescription drug, over-the-counter medication, and menstrual care product expenses; you cannot use this account for dental, vision, or other types of health care expenses that are not covered under the Active Health Option. And, if you have a Flexible Spending Account (FSA) for Health Care, your entire FSA balance must be used before you can access money in your HRA.

Important reminders

Do you think the Active Health Option deductible is too high? We don't. The HRA helps you cover it.

The Active Health Option in-network deductible for Individual coverage is \$1,600 for 2023. But with New York Life's contribution to your HRA through consumer dollars, and the lower contributions for the Active Health Option, your out-of-pocket costs might be less than you think.

Here's an example:

The annual contributions for the Active Health Option (\$2,694.48) are lower than the Standard Medical Option (\$3,098.64): **\$404.16**



New York Life contributes to your HRA (consumer dollars + health incentive dollars you earn for completing healthy activities): up to **\$700**

- \$300 consumer dollars* (assumes a class of 1st prior or 2nd prior)
- \$400 health incentive dollars (assumes completion of all Health Awareness and Education incentives)

= \$1,104.16 you can use to cover your deductible**

\$1,600
(Individual deductible)



* The amount of consumer dollars that may be available to you is dependent on your *class*

** Assumes contribution savings and HRA balance are applied to the deductible.

Contributions to your HRA

There are two ways to earn money in your HRA:

HRA contributions	Amounts
 Consumer dollars: Amount based on <i>class</i> 	<ul style="list-style-type: none"> • Up to \$600 if you cover yourself only • Up to \$1,200 if you cover your spouse or domestic partner
 Health incentive dollars: Earn additional dollars by completing health awareness and education activities	<ul style="list-style-type: none"> • Up to \$400 if you cover yourself only* • Up to \$750 if you cover your spouse or domestic partner*

* These amounts reflect Health Awareness and Education incentives only (found on page 13). You may also be eligible for other incentives for activities such as cancer screening or health management (found on page 14), depending on your age, gender, and health condition.

