

HEALTHCARE REIMBURSEMENT ACCOUNT (HCRA)

IMPORTANT CONSIDERATIONS

- **You must elect the Benny Card each year even if you elected it in the prior year. The cost each year is \$18 and will be deducted from your reimbursement account.**
- The maximum contribution you can make in a calendar year is \$5,000.
- The HCRA allows you to save taxes by paying for eligible expenses for yourself and your eligible dependents with before-tax dollars. Due to tax savings the IRS requires any unused contributions to be forfeited so you must estimate your eligible expenses carefully. Use the table on the second page of this form to help estimate the eligible expenses that you may incur.
- You can receive reimbursement for the full amount of the annual contribution you elect at any time during the year that you incur eligible expenses.
- Claims are submitted to Group Dynamic (a third party vendor).
- Eligible medical expenses for you and any eligible dependents include:
 - Deductibles, co-pays and co-insurance charges not paid for by the medical and dental plans;
 - Eye glasses, eye exams, contacts (including cleanser and saline solution);
 - Chiropractic care not covered by insurance;
 - Acupuncture;
 - Dental expenses not covered by insurance.
 - Over the counter items that are used to alleviate or treat personal injuries or sickness.
- A full list of eligible expenses can be found in IRS Publication 502 which identifies eligible expenses that can be deducted on your income tax return (Note: Insurance premiums are not reimbursable through a HCRA).
- **Keep in mind any unused 2009 Contributions when making your 2010 elections** You will have until March 15th of 2010 to incur eligible expenses. For example, say that you elected to contribute \$500 to the Healthcare Reimbursement Account this year and by December 31st you had incurred and claimed eligible expenses in the amount of \$450. You will have until March 15th of 2010 to incur another eligible expense to get the remaining \$50 you had left from this year's contributions.

Essentially this means that you have 14 ½ months to use up any contributions that you made for 2009. Note that the deadlines for submitting expenses remains March 31st.

OUT OF POCKET COST ESTIMATE

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The table below is a good start in estimating your total out-of-pocket expenses that you could receive reimbursement for with before tax dollars by contributing to a HCRA.

Remember though that because of the tax savings, the IRS rules require that contributions left unreimbursed in your HCRA at the end of the year are forfeited. Therefore, the best way to take advantage of your HCRA is to carefully estimate how many out-of-pocket expenses you will have throughout the year so that no money is left over. Please see your enrollment packet for more information on your HCRA.

Service	You	Spouse/Partner	Child 1	Child 2
Well office visits				
Routine tests				
Sick office visits				
Diagnostic tests, Labs and X-rays				
Inpatient Hospital Procedures				
Out-patient procedures				
Chiropractic services				
Mental Health Services				
Vision exams				
Prescription drug co-pays				
Non-reimbursed dental expenses				
Non-reimbursed vision expenses				
Other non-reimbursed medical expenses				
Over the counter items (used to alleviate or treat personal injuries or sickness)				
Other				
Total Out of Pocket Expenses				