

## 2025 HEALTH REIMBURSEMENT ACCOUNT (HRA) PLAN

### HRA PLAN ELIGIBILITY

Most employees are eligible for Health Savings Account (HSA) contributions. But, per IRS rules you may not contribute to an HSA if:

- You are enrolled in another healthcare plan like Medicare, your spouse's plan or military coverage
- You received VA healthcare benefits without a disability rating

If you meet these criteria, you are eligible for an HRA Plan.

### HRA PLAN DESIGN

The HRA plans have the same annual Company contribution, deductible, co-insurance and out-of-pocket maximums as the HSA plans. While the HRA plan is very similar to the HSA, there are two key differences:

- 1) With the HRA, only the Company is permitted to contribute to the account. The IRS does not permit employee contributions to an HRA.
- 2) HRA funds are only available when you are an active plan member. If you drop coverage, retire or leave the Company, your HRA funds are forfeited.

### ANNUAL COMPANY CONTRIBUTION AND ROLLOVER

The annual HRA Company contribution amount depends on your plan, coverage level and coverage effective date. Contributions are made semi-annually - half in January and half in July.

Annual Company Contribution to your HRA		
Coverage Level	HRA Blue Plan	HRA Green Plan
Employee Only	\$1,000	\$750
Family	\$2,000	\$1,500

If you have a remaining balance in your HRA at the end of the calendar year, those funds automatically rollover to the next year after the 3-month run out period ends on March 31. If you are an active member in the plan, funds will continue to roll over annually until you reach the maximum balance of \$5,000 for single coverage or \$10,000 for family coverage.

### USING YOUR HRA

You use the HealthEquity debit card to pay for your out-of-pocket medical, pharmacy, dental and vision costs. In addition, if you pay for eligible expenses out-of-pocket using another payment method, you may request reimbursement via the HealthEquity mobile app or website.

### DEBIT CARD

If you are new to the HRA Plan, you will receive a debit card in the mail in December. If you are currently enrolled, continue using your existing debit card. You may request additional cards for your spouse and dependents by calling HealthEquity at **866.346.5800**.

### HOW TO ENROLL

You may enroll in the HRA online at **worthingtonsteelbenefits.com** or by calling the Worthington Steel People Center at **614.840.3002**.