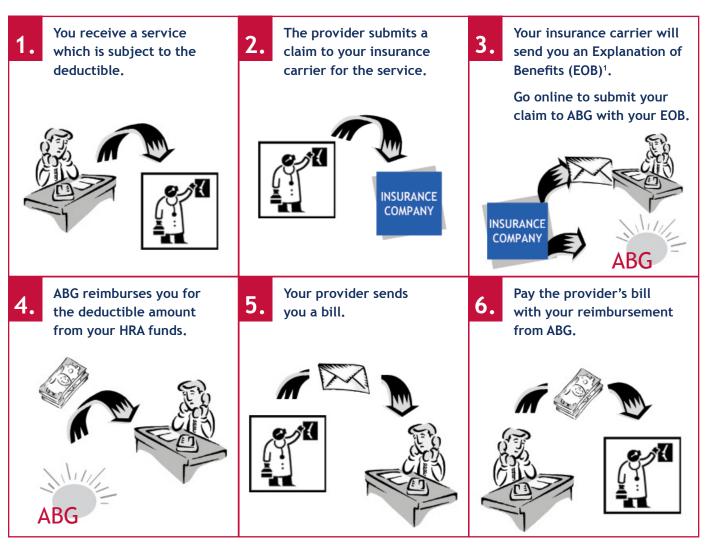


HOW IT WORKS:

Your Health Reimbursement Account

Your Health Reimbursement Account (HRA) is funded by your employer to help pay out-of-pocket costs related to your coverage. **American Benefits Group (ABG)** administers the HRA program.

Here's how it works:



Ouestions?

Remember: HRA-reimbursed expenses cannot be reimbursed by any other program, such as a Flexible Spending Account. For information about your coverage, contact your employer or **American Benefits Group** at 800-499-3539 or support@amben.com.

¹ Save EOBs to compare with bills you receive from providers.

²Up to the balance available in your HRA.