

## ABC National Bank Health Reimbursement Arrangement Benefit Overview

Your employer is providing you with tax-free reimbursement for certain qualified medical expenses through an HRA – Health Reimbursement Arrangement. Group Dynamic, Inc. reimburses you for eligible expenses upon receipt of required documentation.

**Health Plan Renewal Date: July 1, 2017**

### Basic Facts About Your HRA Benefits:

<b>Who is eligible for reimbursement?</b>	Employees and IRS-defined dependents enrolled in the Best Buy group health plans.
<b>What types of expenses are reimbursed?</b>	Deductible as defined by the health plans.
<b>What is the coverage period?</b>	The coverage period is a calendar year from January 1 to December 31.
<b>When do I submit a request for reimbursement?</b>	Submit your request upon receipt of an Activity Summary and Detail Page from the carrier.
<b>What documentation do I need to request a reimbursement?</b>	Submit the Activity Summary with Detail Page along with a signed Reimbursement Request Form to Group Dynamic.
<b>How do I submit a request for reimbursement?</b>	Submit your request to Group Dynamic, Inc. via e-mail, fax or mail.
<b>How much time do I have to submit my request for reimbursement?</b>	You have 60 days after December 31 to submit requests. If your coverage terminates mid-year then you have 60 days from the coverage end date to submit requests.
<b>How can I check the status of a reimbursement request?</b>	Access the Participant Portal from GDI's website at <a href="http://www.gdynamic.com">www.gdynamic.com</a> to view all account transactions.
<b>Who is NOT eligible for HRA Reimbursements?</b>	Company shareholders, domestic partners or participants with secondary medical coverage may be required by the IRS to waive HRA coverage. See your employer for more information.

### Here is How the Plan Shares Expenses with You:

Total HMO 1 Deductible:	HRA Pays:	You Pay:
Single: \$3,000	\$500	\$2,500
Two Person: \$6,000	\$750	\$5,250
Family: \$9,000	\$1,000	\$8,000

  

Total HMO 2 Deductible:	HRA Pays:	You Pay:
Single: \$4,000	\$1,000	\$3,000
Two Person: \$8,000	\$1,500	\$6,500
Family: \$12,000	\$2,000	\$10,000

  

Total PPO Deductible:	HRA Pays:	You Pay:
Single: \$3,000	\$1,000	\$2,000
Two Person: \$6,000	\$1,500	\$4,500
Family: \$9,000	\$2,000	\$7,000