



XYZ Medical Device Development, Inc. 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 from your insurance carrier.

Effective date: January 1, 2017

Basic Facts About Your HRA Benefits:

Who is eligible for reimbursement?	Employees and IRS-defined dependents enrolled in the Buy Now HSA PPO group health plan.
What types of expenses are reimbursed?	Deductible, including prescriptions, as defined by the group health plan.
What is the coverage period?	The coverage period is a calendar year from January 1 to December 31.
How do I submit a request for reimbursement?	You do not need to submit requests. The insurance carrier will electronically feed claim data to GDI. We process reimbursements based on the data they provide according to the plan parameters set by your employer.
How can I check the status of a reimbursement request?	Access the Participant Portal from GDI's website at www.gdynamic.com to view all account transactions.
What happens if my coverage ends mid-year?	If your coverage ends mid-year (due to termination of employment or change in eligibility status), claims incurred during your coverage period will continue to be processed for 60 days after your coverage end date.
Who is NOT eligible for HRA Reimbursements?	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 Deductible:	Out of Pocket Requirement (you pay the first):	HRA Pays:	You Pay:
Single: \$2600	\$1300	\$1000	\$300
Family: \$5200	\$2600*	\$2000	\$600

*The family must incur the full \$2600, either by one individual or any combination of family members, before the HRA can begin to pay.

1. Receive your medical care as you normally would. Your medical care provider will file claims with the insurance carrier.
2. The insurance carrier will send Group Dynamic, Inc. an electronic report of eligible expenses on a regular basis. This data will go into our claims system. Claim payment is in the form of a check from Group Dynamic, Inc. to you at your home address, or a direct deposit to your bank account. The payment from GDI will be based upon the application of your company's Health Reimbursement Arrangement design to the actual claims sent to us by the carrier.
3. We encourage you to use the carrier's website (www.samplecarrier.xxx) to see the details of each claim that may have been processed for you. This will help you to identify the amount received from Group Dynamic, Inc.
4. View account activity, account balance and access other information on the Participant Portal:
 - Go to GDI's website at www.gdynamic.com and click on Participant Login;
 - Are you a New User? Click the link to create a new username and password.

Questions?

Contact GDI's Reimbursement Team at 800-626-3539 Monday to Friday, 8:00am – 5:00pm ET.