



Southern Baptist Theological Seminary HRA Reimbursement Plan Notification Form



Southern Baptist Theological Seminary is pleased to offer an HRA Reimbursement Plan to all employees enrolled in the employer-sponsored health insurance plan. The HRA Plan is available January 1 – December 31, 2007. After reviewing the information on this form, please sign and **return it to Human Resources by the end of Open Enrollment**. All eligible employees must complete a form! If you have any questions, please speak with your benefits administrator.

Employee Information

Employee Name		SSN	
Address			
City	State	Zip Code	Daytime Phone () - <input type="checkbox"/> Home <input type="checkbox"/> Work
E-mail Address (For Automatic Email Notification of Claims, Payment & Account Status)			Employer Sponsored Coverage: <input type="checkbox"/> Single <input type="checkbox"/> Family

Plan Benefits

Health Reimbursement Arrangement Account

- Purpose of Account:** This account is for the reimbursement of deductible expenses as outlined in the employer sponsored health insurance plan and is available to eligible employees, spouses and dependents enrolled in the plan for 2007. HRA funds remaining after the end of the plan year (December 31, 2007) will carry forward into the new plan year.
- Account Maximum:** Those electing single coverage will receive up to \$500 for the first part of deductible expenses. Those electing family coverage will receive up to \$1,000 for the first part of deductible expenses.
- Reimbursement:** Employees must submit a claim form and copy of their health insurance EOB (Explanation of Benefits) proving that required employee-paid portion of the deductible has been met in order to begin receiving reimbursements. Copies of EOB's are required for reimbursement.

Employee Acknowledgement

I have been notified of the following:

- Funds available in the HRA account may only be used for deductible expenses as outlined in the employer sponsored health insurance plan.
- Eligible expenses must be incurred while the participant is actively enrolled in the health insurance plan to be considered for reimbursement (the date of service, not the billing date, must occur while a participant is in the Plan).
- HRA funds available for the first portion of the health insurance plan (EOB required as proof).
- Out-of-pocket expenses cannot be itemized/deducted again on IRS Form 1040 or reimbursed again through any other benefit programs.

Employee Signature	Date
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Employee Effective Date: _____



HRA Benefit Plans Questions Frequently Asked

How do I benefit from my HRA plan?

The HRA plan benefits employees by allowing you to be reimbursed for deductible expenses as outlined in your employer sponsored health insurance plan— those electing single coverage will receive up to \$500 for the first part of deductible expenses. Those electing family coverage will receive up to \$1,000 for the first part of deductible expenses. Each dollar that goes into the plan is provided by the employer for the purpose of reimbursing these eligible expenses and is free from federal, state and FICA income taxes.

How does my HRA plan work?

The employer identifies eligibility, contribution amount and duration of each plan period. Employees receive contributions in a special account that is provided to you for reimbursement of approved expenses.

How do I participate?

All eligible employees are automatically enrolled in the plan. Employees may submit requests and receive reimbursements for approved expenses incurred on or after the start of the HRA plan.

Can I control contributions going into the plan?

Employees are not permitted to make additional contributions or alter the contribution amounts established by the employer.

How do I receive reimbursements?

You must send in a claim form and supporting documentation (Explanation of Benefit forms) to Chard, Snyder & Associates, Inc. (CSA). After the claim has been reviewed and the expense approved, payment will be issued to you by check or direct deposit.

What is an eligible expense?

Eligible expenses are those expenses that are considered deductible under your employer-sponsored health insurance plan. Expenses reimbursed through the HRA plan cannot be reimbursed again through an income tax return or any other benefit plan.

Do funds carry over at the end of the plan period?

Yes, any unused amounts left in the accounts at the end of the plan period will be carried over into the next plan year period.