



Let Your Employer's HRA Contributions Help Pay for Your Healthcare Expenses

A MetLife Health Reimbursement Account (HRA) is an employer-funded account that provides tax-free money to help pay for a range of qualified healthcare expenses and health insurance premiums for you and your family. Plus, if your employer also offers a Flexible Spending Account (FSA), you can participate in both, helping you to maximize your available benefits.

In general, qualified healthcare expenses include:¹

- Doctor visits
- Medical, dental and vision care
- Summer day camp

Medical and dental expenses are eligible as qualified expenses. For a list of qualified expenses, please see IRS publication 502.

Qualified healthcare expenses may vary by plan design. Please review your employer's benefit materials for the qualified expenses for your HRA.

How an HRA works:



Your employer designates a specific dollar amount to make available to you through your HRA



Use your HRA funds to pay for qualified out-of-pocket healthcare expenses¹ for yourself, your spouse and dependents



Keep more money from your paycheck to spend on other things

Take advantage of tax-free employer dollars to keep more money in your wallet.



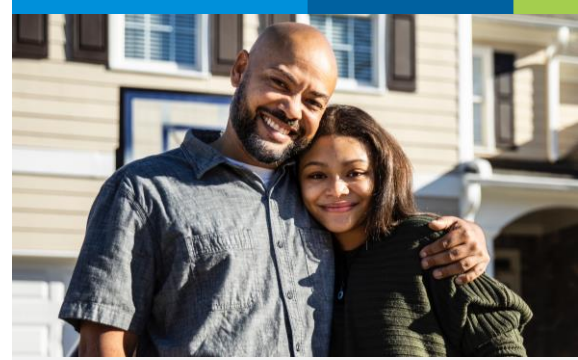
For questions, talk to your HR representative or call MetLife at 1-833-571-0500.

On average, people spend \$4,400 each year on out-of-pocket healthcare costs.² As part of your benefits plan, your employer provides a Health Reimbursement Account – an employer-funded account that can be used to reimburse a portion of your out-of-pocket healthcare expenses.



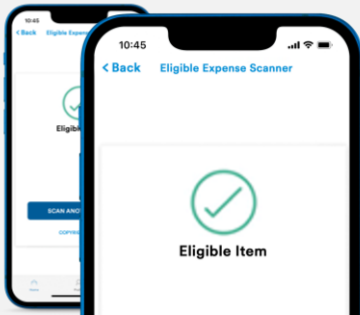
Valuable features make it easy.

- Simple enrollment and account setup
- Single, smart debit card for payments, plus contactless payment options
- 24/7 account access through MetLife's online portal and mobile app



Make your healthcare budget go further.

Tax-free employer funds help pay for qualified healthcare expenses.



The smart(phone) way to manage your HRA

As a tax-advantaged plan, the IRS requires you to provide documentation for reimbursement from your HRA. MetLife's HS&SA mobile app makes it easy to quickly upload electronic copies of any receipts and access them whenever you need to submit receipts for a claim or provide documentation to verify an expense.

Enjoy tax-free benefits for qualified healthcare expenses.

Product overview	<p>A Health Reimbursement Account (HRA) is a flexible employer-funded benefit that helps pay for a range of healthcare expenses and employee health insurance premiums with employer funds.</p>
Qualified expenses	<p>Varies upon employer plan design. Examples include:¹</p> <ul style="list-style-type: none">• Medical, dental and vision care expenses• Prescription and over-the-counter drugs <p><i>Medical and dental expenses are eligible as qualified expenses. For a list of qualified expenses, please see IRS publication 502.</i></p>
Tax advantages	<ul style="list-style-type: none">• Tax-free funds from employer• Tax-free reimbursement for qualified expenses

Frequently Asked Questions

Q. What is a Health Reimbursement Account (HRA)?

A. An HRA is an employer-sponsored account plan that can be used to reimburse a portion of you and your eligible family members' out-of-pocket qualified healthcare expenses, such as premiums, deductibles, coinsurance and pharmacy expenses. An HRA is a financial reimbursement plan paid for entirely by your employer on a tax-free basis.

Q. How do I know how much is available to me through my HRA each plan year?

A. At the beginning of each plan year, your employer will notify you of the amount they will make available through your HRA and on what frequency.

Q. Who can put money in my HRA?

A. HRAs are fully owned and paid for by your employer.

Q. Can I be reimbursed for my dependents' qualified expenses?

A. Yes, as long as your dependent meets the definition of a dependent as defined by the IRS and is included in your employer's plan.

Q. How do I access HRA funds?

A. There are three ways to pay for expenses. You can use a smart debit card which is connected to your account. You can also pay providers directly through the online participant portal or submit receipts for reimbursement.

Q. What can I use the money for?

A. Qualified expenses under an HRA plan are determined by your employer. Contact your Human Resources department for information about your HRA plan design and qualified expenses. Generally, the

following expenses are qualified under an HRA plan:¹

- Health insurance deductibles
- Coinsurance and co-pays
- Other expenses included in IRS Publication 502 — medical and dental expenses are eligible as qualified expenses
- Some insurance premiums

Qualified expenses must be incurred by you and/or eligible members of your family and take place within the benefit plan year.

Q. How can I keep track of my account?

A. You'll have 24/7 online access to account information through the online portal and mobile app. You'll be able to view details on contributions, balance and spending. You can download the MetLife HS&SA app for your device from the Apple App Store or Google Play and log in using the password you use to access the online portal.

Q. What happens if I don't use all my account funds during a particular period?

A. Contribution frequency and rollover rules are determined by your employer. Check with your Human Resources department to learn more about your plan details.

Q. What happens if I change jobs, lose my job or retire?

A. In most cases, you are no longer able to use funds after your HRA has terminated, but some employers may allow you to spend down your account after you leave the company or retire, or they will offer you COBRA to continue your coverage. Check with your Human Resources department to confirm what is permitted.

**Questions? Call MetLife
Customer Service.**

1 800 GET-MET8 1 800 438-6388

¹ See IRS publication 502 available at <http://www.irs.gov/pub/irs-pdf/p502.pdf> for a list of qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Please refer to your employer's plan document for the latest list of qualified expenses under your plan.

² Society of Human Resource Management, "Employers Project Health Costs Will Rise 5.3% in 2021," <https://www.shrm.org/resourcesandtools/hr-topics/benefits/pages/employers-project-health-plan-cost-rise-for-2021.aspx>

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Nothing in these materials is intended to be, nor should be construed as, advice or a recommendation for a particular situation or individual. Participants should consult with their own advisors for such advice. Federal and state laws and regulations are subject to change.