

HRA's: Have questions? We have answers

- As part of your benefits, United will establish a Health Reimbursement Account ("Active HRA Plan") or a separate Retiree Health Account ("RHA Plan"). Which plan you are eligible for is based on your current United medical benefits election (i.e. enrolled in an active medical plan or not).
- Both accounts, which might be known to you collectively as the "VEBA", are provided for all eligible IBT represented employees.
- We've put together some common questions to help you understand the benefit offered to you. If you have questions that are not answered here - contact the United Airlines Benefits Center (UABC) at 1-800-651-1007. Representatives are available Monday – Friday, 7:00 a.m. – 7:00 p.m. Central Time, except holidays.

Keep reading or just [jump ahead to page 4 to see how to get my money!](#)

When and how are funds contributed to my HRA?

For each compensable hour per pay period, United will contribute \$1.20.

- If you are enrolled in a United Airlines medical plan, the United employer contributions ("contributions") will be deposited each pay period into your [Active HRA](#).
- If you are not currently enrolled in a United medical plan, the contributions will be deposited each pay period into your [RHA](#) for future use (RHA contributions are unavailable for use until you leave or retire from United).
- Contributions will be available in your account within a few days following each pay day.
- Determination of where contributions will be deposited (Active HRA or RHA) is based on your medical plan enrollment on each pay day.
- Your pay stub will show both the current earnings each pay period as well as a year-to-date total of the contributions made by United into your account. Remember, the amounts shown on your pay stub will reset each January 1st.

Q: What defines a "compensable hour"?

A: A wide variety of different earnings or wage codes are eligible to accrue the \$1.20 per hour. Things like overtime, vacation, & swap time are eligible. Payroll determines the contributions to your account and passes that information directly to YSA. If you have questions about how your contributions are calculated, please contact the United payroll department.

Q: Is there a limit to how much I can earn each year?

A: Yes. The most that can be contributed to your account each year is \$2,496.00, even if you work more than 2,080 compensable hours in a calendar year.

Q: Why can't I just get a direct deposit for my contributions?

A: Federal rules place strict limits on what can be reimbursed on a tax-free basis from an HRA. The plan is only allowed to reimburse health care related expenses and while you're a United employee, you must also be covered by a United medical plan to get money from the HRA.

Investment Earnings

In addition to the contributions each pay period, the value of your account will be adjusted quarterly based on the overall investment performance of the plan. Performance by the plan as a whole will be allocated amongst all of those participating in the plan at the time investment performance is reported to Your Spending Account (YSA). In accordance with the collective bargaining agreement, assets in the VEBA are invested conservatively to protect principal, but it is still possible for the fund to lose value. Earnings are added to accounts only in whole increments of 1¢. Fractional earnings are not added; they are carried forward and evaluated when future earnings occur.

How do I find out my account balance?

- Use the Your Spending Account (YSA) Reimburse Me® mobile app.
- Log onto the YSA portion of Your Benefits Resources® (YBR) and your current account balances are shown on the landing page. Navigate to the YSA page through YBR at Flying Together > Employee Services > Health & Insurance (YBR).
- You can also hear your account balances within our automated phone system.

Active HRA

What is the Active HRA?

- As an active employee of the United IBT technicians group enrolled in a United medical plan, you are provided an Active HRA.
- Funds from United are deposited each payroll period on your behalf into your HRA. The account funding may be used for a variety of eligible healthcare expenses including helping to offset any costs for United medical premiums already deducted from your paycheck.

In general, reimbursements for eligible expenses are those items or services which treat, mitigate, prevent or cure specific injury, illness or disease. This includes expenses incurred outside the U.S. (as long as the expense is eligible in the U.S.). Cosmetic procedures and items used for general good health (such as dietary supplements) are not eligible. Under the Patient Protection and Affordable Care Act of 2010, over-the-counter medicine purchased is not reimbursable unless you receive a prescription¹ from an authorized health care provider. Health care supplies (for example, bandages or contact lens solution) are eligible without a prescription.

Eligible reimbursements may include:

- Doctor's office copays
- Prescriptions
- Health Care deductibles & coinsurance amounts
- United sponsored active medical plan premiums

¹ For these purposes, a prescription means a written or electronic order for a medicine that meets the legal requirements of a prescription in the state in which the expense is incurred and is issued by a legally authorized individual in that state.

Important Notes about Active HRA Reimbursements

Only eligible expenses for you and your covered dependents on your United medical plan can be reimbursed from your Active HRA. Pursuant to federal law, if your dependents are not covered by your United medical plan, their health care expenses **cannot** be reimbursed by the Active HRA.

The Active HRA cannot be used to pay for life insurance, long term care insurance or any other non-United medical insurance premiums, or costs for continuation of coverage. If you're enrolled in the Core HDHP or Healthy Advantage HSA medical plans with United, the Active HRA may only reimburse you for dental & vision expenses (and not medical and prescription). This is because you have your HSA in those accounts to use for medical and prescription expenses.

Several ways to get paid

- Premium offset
- YSA card
- Automatic reimbursement
- Submitting claims Online/Mobile App

How do I get reimbursed for my United medical premiums?

To receive reimbursements for some of what you pay for your United medical plan premium, if the coverage is provided under your benefits account, we offer the convenience of having Your Spending Account automatically issue you a payment for the premium amounts you paid.

If you're eligible² and enrolled in a qualifying plan, you will have the opportunity to request we automatically issue you a reimbursement for your United medical premiums that come directly out of your paycheck.

Important Note: If you're enrolled in one of the two medical plans with HSA that your active HRA will be limited purpose—and what that means.

Q: When will I be reimbursed?

A: Payments are issued at the first of the month following coverage.

Example: You are reimbursed in early May for premium amounts you paid in April.

Q: How do I start?

A: Call the United Airlines Benefits Center (UABC) at 800-651-1007 to add or remove the request for premium reimbursement anytime as long as you make the change prior to the last business day of the month. Example: Changes for July payments must be made before July 31st. Note: the UABC is open Monday thru Friday from 7 a.m. to 7 p.m. CST.

Q: What is the amount of my reimbursement?

A: We can only reimburse you up to the premium amount taken from your paycheck, or the available balance in your Active HRA, whichever is less. This means if you do not have a balance at the time the automatic premium request is processed, a claim will not pay. When this occurs, you will not receive notification of denial. Sometimes, due to timing of when a claim is received and paid and when your next contribution deposited, your reimbursement amounts may vary.

Example:

- You receive \$96.00 for compensable hours on the most recent payroll cycle.
- You now have a balance of \$96.00 in the Active HRA.
- You submit a claim for \$40.00 and are reimbursed \$40.00.
- YSA loads a claim for medical premium amount of \$429.05.
- When approved the premium claim will only pay \$56.00 as this is all that is now available in the account until calculation of compensable hours for the next payroll cycle and additional allocations are placed into the account.

² Those in the Core or Healthy Advantage HDHP and on direct bill are not eligible for automatic payments.

Q: How will I be paid?

A: If you are eligible and request to have us reimburse you for your United medical plan premiums, you will receive a check or direct deposit from us, regardless of how you're getting reimbursed for your health care service expenses.

If you didn't choose to have us automatically send your premium reimbursements, you may file directly on the YSA website. You won't need to submit any documentation with your claim. YSA will validate your request using your enrollment information in our system.

If you are covered by your spouse's medical coverage through United and you want the premiums reimbursed, you may request reimbursement by submitting a claim to YSA. We regret we cannot offer automatic reimbursement of premiums when your United coverage is provided under your spouse's record.

How the Process Works

If you are eligible and make the election to have your medical premiums automatically paid back to you and;

- You make that election before the last business day of the month.
- YSA will generate a payment on the 6th (or next business day thereafter) of the next month.
For example, reimbursements for April will be issued in May.
- If you decide in May that you no longer want YSA to automatically reimburse your premium, you have to notify the UABC by the end of May.

Important Notes on Premium Offset Timing

Payments are issued at the beginning the month following coverage (for example, you are reimbursed in early May for premium amounts you paid in April).

Participants will be able to call the United Airlines Benefits to add or remove the request for premium reimbursement anytime as long as the change is made prior to the end of the month, (for example changes for July payments must be made before July 31st).

Participants must notify the UABC at 1-800-924-3967 by the end of the month prior to stop automatic reimbursement.

Will YSA send a check? How will I receive my money?

For your health care services expenses (for example, doctor office visit & pharmacy expenses), you may choose one of two options:

- **Automatic Reimbursement:** When you seek care under your United sponsored health plan, you'll pay your provider for any eligible out-of-pocket expenses. As soon as your health plan submits claims to YSA, you'll be directly reimbursed with no need to complete any paperwork. If you're enrolled in a United medical plan, automatic reimbursement is an easy and convenient way to get reimbursed for your health care services. Automatic reimbursement is available from these health insurance companies:
 - Aetna
 - Anthem Blue Cross
 - Blue Cross Blue Shield
 - MetLife Dental
 - VSP
 - CVS
 - Beacon Health

Certain health plans (for example, Kaiser, HMSA, Superior Vision, NetCare) do not participate in the automatic reimbursement process. You will need to submit directly to YSA for reimbursement if you're covered by a plan who doesn't participate in the automatic reimbursement process.

- **The YSA Card:**



- You can use the YSA Card to pay for eligible out-of-pocket expenses at the time of purchase and funds will automatically be deducted from your YSA account.
- The YSA Card can be used at any health care provider or merchant (for example, pharmacies, hospitals, doctor's offices) who are authorized to accept spending account cards.
- You may need to submit receipts to verify certain expenses. A credit card authorization receipt is not a valid expense receipt.
- Your receipt must be itemized with claim information.
- Receipt requirement information along with examples of what is needed can be found in the Knowledge of the YSA website.
- For those enrolled in the Core HDHP & Healthy Advantage HSA medical plans with United, only dental and vision expenses can be reimbursed from your Limited Purpose Health Care Flexible Spending Account and/or your Limited Purpose Active HRA. Due to this, you are not eligible for a YSA Card.

With either option, you can still always submit claims for reimbursement of eligible expenses directly to YSA. Examples when you might need to do this -- if you elected the YSA Card option but paid by cash or check for a particular purchase, or, you elected the Automatic Reimbursement option but incurred an expense outside of your health plan coverage. If you prefer to submit all of your claims directly to YSA please call us – we can turn off your automatic reimbursement without issuing you a YSA Card.

Important Note: Remember, you can only choose YSA card **or** Automatic Reimbursement-not both.

If you're new to YSA, you'll initially be set up with automatic reimbursement. If you would like a YSA Card, or if you'd like to change your reimbursement method, after your first contribution is made to your HRA, login to Your Benefits Resources® and change your choice election to YSA Card. Information on how to process your request will be included in your welcome notification sent after the close of the special enrollment period.

If you have a HCFSA and past reimbursement choice

If you already have a Health Care Flexible Spending Account with YSA, or have participated in the HCFSA in the past, your prior reimbursement choice will apply to any new benefits added. If you want to change your reimbursement method, from the YSA landing page, select "Edit Your Profile". The reimbursement option is in the upper right corner.³

I currently have a YSA Card, will I get a new one?

If you currently have a YSA Card because you're in the Health Care Flexible Spending Account, you will not receive a new card. Any new benefits (for example, the Active HRA or Healthy Rewards HRA), will be added to your existing card.

I've never had a YSA Card

Should you decide the YSA Card is the way to go for you, here are a few important things to keep in mind: **Save Your Receipts!** The IRS requires that every YSA Card transaction be validated. YSA will make every effort to validate your transactions without action from you. We use a variety of processes to validate your transactions, such as using information from your health plan, point of sale verification systems, and matching to United plan copays. If we're unable to validate your transactions within 30 days, we will send you a request to provide supporting documentation. In order to substantiate that your transaction is for eligible expenses, you'll need to submit detailed, itemized receipts for your purchases.

Your receipts must include the following information:

- Name of service provider or retailer
- Date of service or purchase
- Identification of drug or product, or description of service
- Purchase amount for each product or service
- Total purchase amount

Although other documentation can be used, most often submitting the Explanation Of Benefits (EOB) from your health insurance provider is the easiest way to validate your YSA Card transactions.

It's important to submit acceptable supporting documentation when requested. When transactions are not validated, your YSA Card may be suspended. Undocumented transactions may result in tax implications.

³ To avoid the potential of duplicate reimbursements, you may change your reimbursement method twice each year.

I chose the YSA Card – can I request additional cards for my spouse/dependents?

Yes, once you receive your YSA Card, you may request additional cards for your spouse and/or dependents by visiting Your Benefits Resources® → Other Benefits → Spending Accounts.

How do I receive claim information from YSA?

The fastest & easiest way to get notifications about your claims – for example, the outcome of a claim you've submitted or when you need to provide documentation for a YSA Card transaction – is to sign up for text alerts and use the YSA Reimburse Me® mobile app. If you have an email address on file, you will be notified electronically of important account information. We will mail account information to you if you don't have an email on file. At any time you can always request we mail you information on how your claims were processed.

Where do I go for more information?

For more information about the YSA Card including where you can use it, what documentation you may need to submit for various types of reimbursement requests, how your plan works, when premium offsets are processed and more – visit the YSA Knowledge Center (through Your Benefits Resources® → Other Benefits → Spending Accounts). If you have a question for which you can't find an answer, choose "Secure Mailbox" in the upper right corner and send us an email.

What happens if both my spouse & I work for United?

If you and your spouse both work for United, special rules may apply.

- If you're both eligible for United contributions - you will separately receive contributions into your Active HRAs or RHA, as applicable.
- As long as you are covered by a United medical plan – even if your spouse covers you under their United benefits – your contributions will go into your Active HRA.
- Automatic reimbursements of medical premiums from your Active HRA are only available when you carry the medical coverage. If your spouse provides the coverage (i.e., you are listed as the spouse on your spouse's United coverage), and you want your medical premiums reimbursed from your Active HRA, you must submit them directly to YSA. Please note, if your spouse covers you under the Core HDHP or Healthy Advantage HSA, you cannot be reimbursed for your medical premiums.
- Collectively, you may have several different spending account plans available to you for reimbursement of your health care expenses – a specific item can only be reimbursed from one eligible plan. For example, you both cannot submit the same doctor's visit under different plans for payment.

Retiree Health Reimbursement Account (RHA)

How does the RHA work?

When you leave United your participation in the Active HRA ends and your YSA Card will be suspended (if you have one). You will have 60 days to submit any of your claims for when you were covered by the Active HRA to YSA. After that 60 day run-out period, YSA will transfer your remaining Active HRA funds to your RHA. At that time, your YSA Card will be reactivated under the RHA loaded with the transferred funds. If you had funds in your RHA already (for example, because you didn't take United medical coverage for a time), the balance will be the combination of funds already in your RHA plus the available balance transferred from your Active HRA.

At the time you leave or retire from United, the funds in your RHA may be used to reimburse health care expenses (doctor's office copays, deductibles & coinsurance amounts – medical, dental, vision, hearing & prescriptions are all covered), as well as reimburse you for after-tax health care insurance premiums. Eligible reimbursements may include premium payments for:

- United retiree health insurance
- Individual health insurance
- Other employer retiree group plans
- COBRA premiums
- Medicare & Medigap
- Long-term care

A list of eligible expenses and the documentation you'll need to provide in order that we can pay your claim will be available on the Knowledge Center of the YSA website.

With the RHA, you'll still have the option of a YSA Card to use for your health care services (insurance premiums cannot be paid with the card). You'll also have the option to set a recurring claim. With a recurring claim, you establish your premium amount the first time you submit and then we'll automatically issue you a payment each month. You can start, stop, or change your automatic premium reimbursement at any time online; new amounts will require you to supply new documentation. Information on how to set up a recurring claim, and the necessary documentation required, is available on the YSA website after your RHA is established with us.

Where can I find a list of more eligible expenses?

You can visit the Knowledge Center in the YSA portion of Your Benefits Resources®. You'll find helpful information about how your account operates, including what's eligible under the different plans, and what documentation is required to validate your claim as an eligible expense.

In general, reimbursements for eligible expenses are those items or services which treat, mitigate, prevent or cure specific injury, illness or disease. This includes expenses incurred outside the U.S. (as long as the expense is eligible in the U.S.). Cosmetic procedures and items used for general good health (such as dietary supplements) are not eligible. Under the Patient Protection and Affordable Care Act of 2010, over-the-counter medicine purchased is not reimbursable unless you receive a prescription⁴ from an authorized health care provider. Health care supplies (for example, bandages or contact lens solution) are eligible without a prescription.

⁴ For these purposes, a prescription means a written or electronic order for a medicine that meets the legal requirements of a prescription in the state in which the expense is incurred and is issued by a legally authorized individual in that state.

Should I designate beneficiaries on my HRA?

You are able to designate beneficiaries for both your Active HRA and your RHA by calling the United Airlines Benefits Center (UABC).

Q: Who can I designate as a beneficiary?

A: Your spouse/qualified domestic partner is automatically your primary beneficiary. If your spouse/qualified domestic partner dies or remarries, or if you do not have a surviving spouse/qualified domestic partner, you may designate your surviving dependent children who were listed on your account as beneficiaries and provide if they should receive it equally or by a designated percentage to each. This has to be in accordance with Section 152 of the IRS code (that is, they must qualify as tax dependents under the IRS rules).

Q: What happens if I don't name beneficiaries?

A: If you die, your surviving spouse/qualified domestic partner is automatically your beneficiary (regardless of whether you file a beneficiary designation form). If your spouse/qualified domestic partner dies or remarries, or if you do not have a surviving spouse/qualified domestic partner, any remaining balance in your account will be divided into separate sub-accounts for each of your surviving dependent children who were designated by you. If you did not file a beneficiary designation, each of your surviving children who were dependents immediately prior to your death will become a beneficiary. There are no other default beneficiaries under the Plan. Once you and all of your surviving spouse/qualified domestic partner and dependents have died or ceased to be eligible, the remaining portion of your account will be forfeited and re-allocated per capita among the accounts of the remaining participants in the plan.


Q: Can I leave it to my children, not my spouse/qualified domestic partner?

A: No. Your spouse/qualified domestic partner is automatically your primary beneficiary and cannot be bypassed in favor of your dependent children. However, your spouse/qualified domestic partner may choose to use the account exclusively for your eligible dependent children's expenses.

From which account will my claims be reimbursed?

How eligible expenses for your health care services are paid will depend on your medical plan election and spending accounts in which you are participating. The below charts presume you are participating in every spending account available to you and you're covered by a United medical plan.

If you are enrolled in the **Core HDHP or the Healthy Advantage HSA (Health Savings Accounts for both plans are administered by PayFlex)**, in keeping with federal guidelines, your (yours and those of your eligible dependents) medical and prescription eligible expenses must be reimbursed from your Health Savings Account.

Medical Services & Prescription Expenses:	Health Savings Account (HSA) administered by PayFlex 
Dental & Vision Expenses:	<ol style="list-style-type: none"> Limited Purpose Health Care Flexible Spending Account (LPHCFSA)* Limited Purpose Active HRA (LPHRA)* <i>*For more information on Limited Purpose accounts, please refer to the glossary</i>
Active United Medical Plan Premiums:	The costs (premiums and claims) of your United HDHP medical plan cannot be reimbursed because you are also enrolled in an HSA. This is pursuant to IRS federal rules.

If you are enrolled in the **Healthy Rewards PPO**:

Medical Services & Prescription Expenses:	<ol style="list-style-type: none"> Health Care Flexible Spending Account Healthy Rewards HRA Active HRA
Dental & Vision Expenses:	<ol style="list-style-type: none"> Health Care Flexible Spending Account Active HRA
Active United Medical Plan Premiums:	Active HRA

If you are enrolled in **any other United medical plan**:

Medical, Dental, Vision Services, & Prescription Expenses:	<ol style="list-style-type: none"> Health Care Flexible Spending Account Active HRA
Active United Medical Plan Premiums:	Active HRA

If you are **not** enrolled in a United medical plan and are an active employee:

Medical, Dental, Vision Services, & Prescription Expenses:	<ol style="list-style-type: none"> Health Care Flexible Spending Account
--	---

Once you leave United:

Medical, Dental, Vision Services, & Prescription Expenses as well as after-tax health care premiums:	<ol style="list-style-type: none"> RHA
--	---

Are there important dates I need to remember?

Yes! Although your unused HRA funds roll over each year, your expenses must be submitted timely to be considered for reimbursement. This chart outlines the applicable deadlines for the various United spending account plans:

Plan	Deadline to incur expenses	Deadline to submit expenses	What happens if I miss the deadline?
Active HRA – while working for United	January 1 through December 31 each year <i>For example 12-31-2018</i>	April 30 of the following year <i>For example 04-30-2019</i>	Unused funds are available for future use but we cannot pay for prior year services
Active HRA – after I leave United	Last day of work with United	60 days from the day you leave United	Unused funds will be transferred to the RHA
RHA	Eligible expenses are those received within the prior 180 days	180 days from the date the expense was incurred	Unused funds are available for future use but we cannot pay for services which occurred more than 180 days in the past
Healthy Rewards HRA	December 31 each year <i>For example 12-31-2018</i>	April 30 of the following year <i>For example 04-30-2019</i>	Unused funds are available for future use but we cannot pay for prior year services
Health Care Flexible Spending Account	January 1 through March 15 <i>For example 01-01-2018 through 03-15-2019</i>	April 30 of the following year <i>For example 04-30-2019</i>	Unused HCFSAs funds are forfeited

Sign up for direct deposit with YSA!

When you enroll in the Your Spending Account direct deposit program, reimbursements for your approved claims are deposited directly into your checking or savings account, safely and securely. No paper and no waiting for a check to arrive in the mail.

You can enroll in direct deposit online via our secure portal. You'll need certain information about your account, including institution (bank) name, account type, account number, and routing number. The online instructions will tell you where to find this information. In addition, you can enter and/or update your information through the secure Your Spending Account automated phone system by calling 1-800-651-1007.

The fastest and easiest way to set up direct deposit for your account is by using our Reimburse Me mobile app. Login into the app using your United Benefits Service Center credentials (these may be different than your United Flying Together credentials). Once signed in choose the Profile icon, then Direct Deposit. Enter the requested information to complete the sign up process.

To set up direct deposit online, access the United Airlines Benefits Service Center via from the Your Benefits Resources® (***Flying Together > Employee Services > Health & Insurance (YBR) > Other Benefits > Spending Accounts***). From the Take Action section select "Edit Your Profile". In the Direct Deposit Information on the bottom left side, choose "Add" and follow the prompts to enroll.

Direct deposit is convenient, fast, and green. Sign up online today!

Glossary

Automatic Reimbursement	A process where you pay for your health care services (for example, doctor's visit, pharmacy purchases) directly and then YSA will automatically send you a reimbursement after the claim is processed by your insurance plan. Only certain United medical plans participate in the automatic reimbursement process.
HCFSAs	Health Care Flexible Spending Account – a flexible spending account that allows you to set aside pre-tax dollars (currently up to the IRS limit of \$2,650 a year) from your pay. The HCFSAs reimburses you for your costs after insurance pays on your eligible claim.
Healthy Rewards HRA	When you enroll in the Healthy Rewards PPO medical plan and you complete your wellness activities (which includes a biometric screening and an annual physical), United will fully fund your entire 2018 in-network deductible amount — \$800 for an individual or \$1,600 for a family — to your Healthy Rewards HRA. If covering a spouse/qualified domestic partner, they too will have to complete their wellness activities to earn the full family deductible. These funds are separate of other accounts you may have and may be used to pay for your prescriptions, medical co-pays, co-insurance or other eligible medical or prescription expenses.
HDHP	High Deductible Health Plan – a plan with a high deductible and offers tax savings through a Health Savings Account (HSA). In addition, you may elect a Limited Purpose Health Care Flexible Spending Account (LPHCFSA).
Active HRA	Active Health Reimbursement Account – an account established for technicians to be used while working for United and while covered in a United medical plan. The funds deposited by United can be used for health care expenses and to offset your medical plan premiums (unless you're enrolled in the Core HDHP or the Healthy Advantage HSA, in which case premium reimbursement is not available).
HSA	Health Savings Account – a tax savings account in which United contributes each year that can be spent on eligible medical, dental, vision and prescription expenses (the amount which United contributions varies based on the plan you select). You can also choose to deposit pre-tax money into the HSA from your paycheck before taxes are taken out. Some sample eligible expenses are: deductible payments, copays, coinsurance, dental care, contact lenses, Lasik, prescription drugs.
LPHCFSA (LUHCFSA)	Limited Use Health Care Flexible Spending Account – when you're covered by an HSA, due to IRS regulations, any funds you've set aside from your pay in a Health Care Flexible Account are "limited purpose" (or "limited use") and can only be used for dental, orthodontic, and vision expenses.
LPHRA (LUHRA)	Limited Purpose HRA also called a Limited Use HRA - if you enroll in the Core HDHP or Healthy Advantage HSA, your Active HRA Plan will be affected. Due to IRS regulations, you cannot have both an HSA and an Active HRA Plan. Your Active Coverage HRA Plan will become a "Limited Purpose Active HRA Plan" and can only be used for dental, orthodontic, and vision expenses.
Premium Offset	If you choose to elect to offset your premiums, YSA will automatically send you a payment for your medical plan premiums deducted from your pay. Premiums are reimbursed the first of the month following payroll deductions. You may only be reimbursed up to the amount of your payroll deductions or the amount available in your account, whichever is less.
RHA	Retiree Health Account – an account established on your behalf which can be used after you leave United. The account can be used for health care expenses as well as after-tax premiums. If you're actively working but not covered by a United medical plan, United's contributions will be directed to the RHA.
YSA Card	A debit card which makes your health care account dollars available to you. You use the YSA Card to pay for your health care services when you receive them. Be sure and save your receipts, as we may need to request them from you to support the card transaction.