

# HRA Plan Design Information

Holder Electric Supply, Inc.

Plan Year: January 1, 2022 to December 31, 2022

## What is an HRA plan and how does it work?

Health Reimbursement Arrangements (“HRAs”) are benefit plans that allow employers to provide employees with tax-free reimbursement of certain categories of medical expenses. Your employer has implemented an HRA as an important employee benefit to help you with payment of eligible out-of-pocket medical expenses not covered by the group insurance plan. This Plan is provided at no cost to you. All funds are contributed by the Employer, and all reimbursements made under the Plan are tax-free to you as a participant.

## Reimbursement Method(s)

Your plan offers reimbursement by Direct Deposit. Claims are generally reviewed within 48 business hours of receipt. Once the claim is approved, the reimbursement is processed weekly based on your Employer’s schedule.

## Claims Runout Period

Claims may be submitted 180 days after the end of the plan year.  
Terminated employees have 90 days after termination to submit claims.

## Instructions for Using Your HRA Benefit

1. Review your plan design.
2. Obtain medical services.
3. File a claim online at [my.probenefits.com](https://my.probenefits.com) or on the ProBenefits mobile app. Include an Explanation of Benefits (EOB) provided by your insurance carrier for HRA benefits.
4. Receive reimbursements directly to you.

## Reviewing Your Account Online

The secure web and mobile options provide real-time access to your account.

- Access your account on the mobile app and web portal:
  - o Get the Mobile App: search for ProBenefits on the App Store or Google Play and download the ProBenefits app with the yellow apple icon.
  - o Log into the web portal at <https://my.ProBenefits.com>
- If you haven’t logged in before, use “New User?” on the web portal or mobile app to set up your account (once set up in either place, you’ll use the same login for both app and portal)
- File claims on the mobile app or web portal for quickest processing.

## Filing a Claim

Once you’ve incurred eligible expenses according to your Plan Summary, log on to the mobile app or web portal, choose **I Want To: File** a claim and follow the steps to enter your claim details and upload your documentation.

Or print a form for faxing or mailing instead: [https://probenefits.com/forms/Claim\\_Form.pdf](https://probenefits.com/forms/Claim_Form.pdf)

## Documentation Requirements

Acceptable documentation for this Plan consists of Explanation of Benefits (EOB) Form(s) from the linked insurance policy.

See next page for Plan Summary



**ProBenefits**  
*The benefit of trust.*

2634 Reynolda Road  
Winston-Salem, NC 27106-3817  
[ProBenefits.com](https://ProBenefits.com)

**p.** 336.761.1850  
888.722.8382  
**e.** [Trust@ProBenefits.com](mailto:Trust@ProBenefits.com)

HRA Plan Design Information  
Holder Electric Supply, Inc.  
Plan Year: January 1, 2022 to December 31, 2022

## Plan Summary

The Plan is a Linked Plan designed to reimburse certain in-network deductible expenses pursuant to terms of the group health insurance plan. The Plan will reimburse Eligible Medical Expenses incurred by Employees and covered Dependents, and reimbursement will be tracked by embedded tier of coverage as described below.

The linked group health insurance plan currently has an in-network deductible of \$7,000 for Employee-only coverage and \$14,000 for Employee + 1 or more coverage. Reimbursement will be handled as follows for each level of coverage:

Employee-only coverage: The Plan will reimburse the first \$800 of in-network deductible expenses incurred and applied. After the Employee satisfies the next \$800 of deductible expenses (dollars \$801 - \$1,600), the Plan will reimburse the next \$1,000 of the deductible at the rate of 50% of expenses incurred (dollars \$1,601 - \$2,600). The Employee will be responsible for all remaining deductible expenses. Maximum reimbursement is \$1,300.

Employee + 1 or more coverage: See the Employee-only reimbursement description above. This schedule applies to each individual or embedded "tier" of coverage. For each individual incurring deductible expenses, the Plan will reimburse the first \$800 of deductible expenses incurred and applied, up to a total of \$1,600 maximum. After the next \$800 of deductible expenses are incurred by each individual (dollars \$801 - \$1,600), the Plan will reimburse the next \$1,000 of the deductible at the rate of 50% of expenses incurred for each individual/tier. The Employee is responsible for any remaining deductible expenses. Maximum total reimbursement is \$2,600.



2634 Reynolda Road  
Winston-Salem, NC 27106-3817  
ProBenefits.com

p. 336.761.1850  
888.722.8382  
e. Trust@ProBenefits.com