



## CWA District 4 – RMC Newsletter – April 23, 2010 Vol. 10

### Health Reimbursement Account Reminders

When is a Legacy SBC Retiree eligible for an HRA”?  
The answer is:

1. For MW ATT/Legacy SBC Retirees - Must have retired post 1/1/93.
2. Have to be in a Company sponsored Medical Plan. (Not an HMO).
3. Jan 1 status (Single or Family) determines the HRA amount deposited (for the 2010 plan year = \$850 Single or \$1700 Family).
4. HRA deposits are made in 2010 and 2011 only (for the 2011 plan year =\$150 Single and \$300 Family)
5. The Retiree must not be Medicare eligible.

#### Examples:

6. If both the retiree and their dependent(s) are NOT Medicare eligible and are both enrolled in a Company-offered medical plan as of Jan 1 of the plan year = Family HRA Deposit.
7. If a Non-Medicare retiree is enrolled in Company-offered medical and the Medicare dependent(s) are in an HMO = Single HRA Deposit.

8. If a Medicare retiree enrolls in an HMO and their Non-Medicare dependent(s) enroll in a Company-offered medical = \$0 HRA.
9. If a Non-Medicare retiree enrolls in the Company-offered medical plan and their Medicare dependent(s) enroll in a Company-offered medical = \$1700 Family HRA.
10. If the Medicare retiree enrolls in a Company-offered medical plan  
and their Non-Medicare eligible dependent(s) are enrolled in a Company-offered medical plan= \$0 HRA.

### HRA Reimbursement

Reimbursement is thru SHPS; the administrator for HRA Accounts. Reimbursement follows IRS guidelines. Claims for Reimbursement (some) can be automated or must be filed with SHPS using a claim form. In general; Reimbursement can be made from an HRA for Medical, Dental, Vision; and for Deductibles, Co-pays, some other Out of Pocket amounts. **Caution: Don't be confused: Retirees are not eligible for Health Saving Accounts/HSA or Flexible Spending Accounts/FSA. They are completely different from Health Reimbursement Accounts/HRA's.**