

HRA: What this Plan Covers

Frequently Asked Questions and Summary of Benefits and Coverage (SBC)

Avista Corporation Limited Purpose HRA Plan Design

Plan Year:

January 1st through December 31st

Medical Insurance Carrier:

Primera Blue Cross

Participant Responsibility:

Single Coverage Level: \$0

2-Person/Family Coverage Level: \$0

HRA Plan Contribution:

Active Employees: \$400 upon completion of Employer Requirement

Retirees: Variable

HRA Allowable Expenses:

Dental and Vision Expenses

Who Pays First?

HRA

Reimbursements Paid To:

Provider (debit card)

Other Details:

- 100% Rollover from year-to-year.
- Terminated and Retired participants are responsible for the \$3.25 monthly administrative fee. The total available balance will be reduced monthly by this amount.
- Compatible with HSA enrollment.
- Once deductible has been satisfied, complete the Post-Deductible HRA Certification Request to convert account.

How am I reimbursed for eligible expenses?

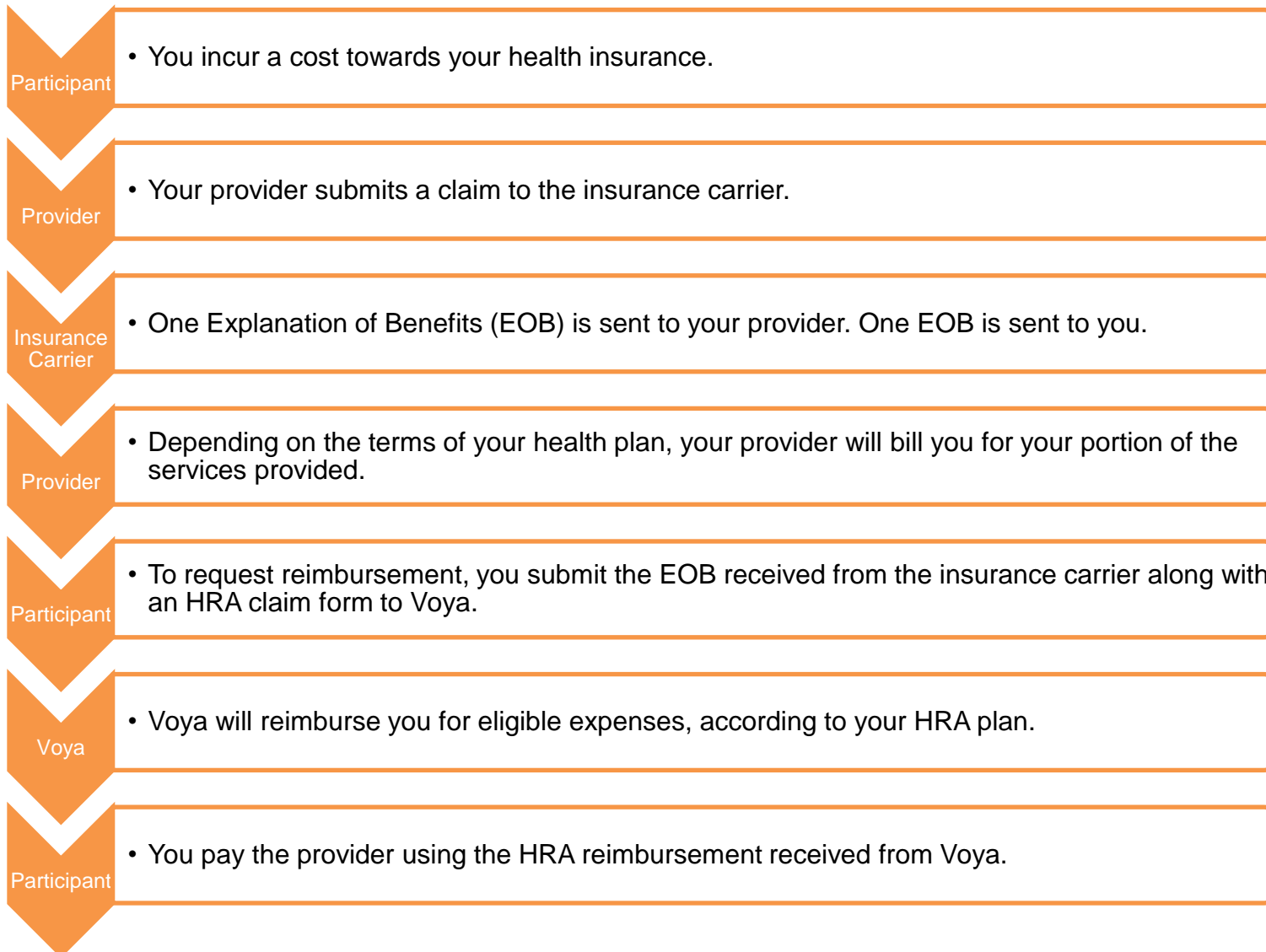
1. HRA Debit Card: This card provides you convenient access to your HRA, allowing you to pay for prescription expenses right at the point of service.
2. Online Reimbursement Request – You will receive unique login credentials to file claims through your online portal.
3. Mobile Application Request – You can file a claim by downloading our mobile application for iPhone and Android phones/tablet. More information on our mobile application is available through the online portal under Tools & Support.
4. Paper Reimbursement Request Form – Claim forms can be downloaded from our website or requested by calling our customer service contact center. You may submit a claim form and supporting documents via email (please do not send sensitive information via email unless it is secure), fax, or mail.

When can I expect reimbursement?

Properly filed claims will be processed for reimbursement in 2-7 business days and no later than 7-10 business days. You may opt for reimbursements to be made by check or direct deposit.



Claim File Feed Process



Health Reimbursement Arrangements offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC). Administration services provided in part by WEX Health, Inc.

This highlights some of the benefits of a Health Reimbursement Arrangement. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and WEX Health, Inc. reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

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