



Health Care Retirement Account (HRA) Personal Report

October 20XX

Jane Sample
123 Clone St.
Suite 456
Clone City, FL 33950-7630

Dear Jane Sample,

Our records indicate that you and/or your spouse will be turning age 65 soon. At that time, FCA-provided health care coverage will end for the individual turning 65. If you or your covered dependent(s) are under the age of 65, they will remain enrolled in FCA-provided health care until they attain age 65 or are no longer eligible due to FCA-plan provisions.

If you and/or your spouse are eligible to enroll in Medicare and have not already done so, contact your local Social Security Administration office for assistance.

If a Health Care Retirement Account (HRA) does not already exist, one will be established the month you attain age 65. Funding will be sent to WageWorks when the account is established. This HRA Personal Report shows the Company contribution amount. You can use the funds to be reimbursed for eligible health care expenses, including Medicare premiums and prescription drugs, for you and your eligible covered dependents. The amount of the HRA Company contribution is based on your Retiree Choice age/service subsidy percentage. If applicable, this report also includes your RHCA balance and optional life insurance coverage information.

HRA and RHCA claim submissions and reimbursements are administered by Health Equity/WageWorks. Additional information (including your total HRA balance and a full list of eligible expenses) can be found on the WageWorks website at <https://participant.wageworks.com> or call 1-877-924-3967 for assistance.

Note: RHCA **balances** cannot be viewed on the WageWorks website. Contact Merrill Lynch Bank of America via www.benefits.ml.com or call the Merrill Lynch Retirement Benefits Contact Center at **1-800-483-SAVE (7283)**.

If you have any questions about the information listed below, please call the Benefit Connect Service Center at 1-888-409-3300 between 8 a.m. and 4 p.m. Eastern Time Monday through Friday.



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Age/Service Subsidy Percentage

100%

Health Care Retirement Account (HRA)

Current Year's Funding - \$1,975.00

Retirement Health Care Account (RHCA)

Balance - \$111,325.31



Health Care Retirement Account (HRA) Personal Report

Life Insurance Coverages

	Monthly Cost
Optional Group Life Salaried 1x Base Annual Salary Non-Smoker	\$294.78
Dependent Group Life Salaried – Spouse* No Coverage	\$0.00
Dependent Group Life Salaried – Child* No Coverage	\$0.00
Total Cost:	\$294.78

*Dependent Group Life coverage is not automatically cancelled and premium payments do not automatically cease when a child is no longer eligible at age 26, a spouse passes away or you divorce. You will need to call Benefit Connect to make any changes or updates to your coverage as appropriate for your personal situation.

If you need additional information, please call the Benefit Connect Service Center at 1-888-409-3300 between 8 a.m. and 4 p.m. Eastern Time Monday through Friday.

Sincerely,

Benefit Connect Service Center