

HRA/RHA

Below is a summary of the plan components. In general, participants will have either an Active HRA or an RHA, depending on their coverage and employment status. Included in the information is eligibility, contribution amount and timing, and eligible expenses.

There are three ways reimbursements can be made:

1) Request auto reimbursement for premiums. This is one of the elections in the enrollment flow. By selecting “Yes” we will automatically reimburse for eligible premiums after the end of the month. The monthly amount will be the lesser of the medical premiums paid or the amount available in the account.

NOTE: This election can be changed at any time by calling the United Airlines Benefit Center (UABC).

2) Submit claims via Your Benefits Resources or via the “Reimburse Me” Ap. Details on the process and Ap can be found on the Your Benefits Resources website.

3) Via the Your Spending Account visa card. Cards can be requested starting April 1 by calling the UABC.

	Active HRA Plan		Retiree RHA Plan (Active Employee)	Retiree RHA Plan (Retiree/No Longer Employed)
Eligibility	All employees enrolled in a United medical plan except Core HDHP participants	United Core HDHP participants	Employees not enrolled in a United medical plan	Employees who retire or leave the Company for any other reason
Employer Contribution	\$1.20 per hour for all compensable hours, including sick, vacation, etc. Compensable hours are limited to 2,080 hours per calendar year, prorated based	\$1.20 per hour for all compensable hours, including sick, vacation, etc. Compensable hours are limited to 2,080 hours per calendar year, prorated	\$1.20 per hour for all compensable hours, including sick, vacation, etc.	Employer contributions will stop and any contributions earned will become available for use.

	on weeks in active status during the year. Employee contributions are not permitted.	based on weeks in active status during the year. Employee contributions are not permitted.	Compensable hours are limited to 2,080 hours per calendar year, prorated based on weeks in active status during the year. Employee contributions are not permitted.	
Timing of contribution	Contributions will be made bi-weekly by the Company, or weekly for locations where employees are paid on a weekly basis	Contributions will be made bi-weekly by the Company, or weekly for locations where employees are paid on a weekly basis	Contributions will be made bi-weekly by the Company, or weekly for locations where employees are paid on a weekly basis	N/A
Examples of Eligible expenses	Monthly premium contributions or medical and prescription drug deductibles, co-insurances, and co-pays	Dental, orthodontic and vision expenses	N/A — active employees may not submit any claims to their Retiree RHA	Monthly premium contributions or medical and prescription drug deductibles, co-insurances, and co-pays
Examples of ineligible Expenses	Teeth whitening, face-lifts, student health fees, personal use items (e.g., toothpaste, shampoo)	Monthly premium contributions, medical or prescription drug expenses, even after you meet the deductible	N/A — active employees may not submit any claims to their Retiree RHA	Teeth whitening, face-lifts, student health fees, personal use items (e.g., toothpaste, shampoo)