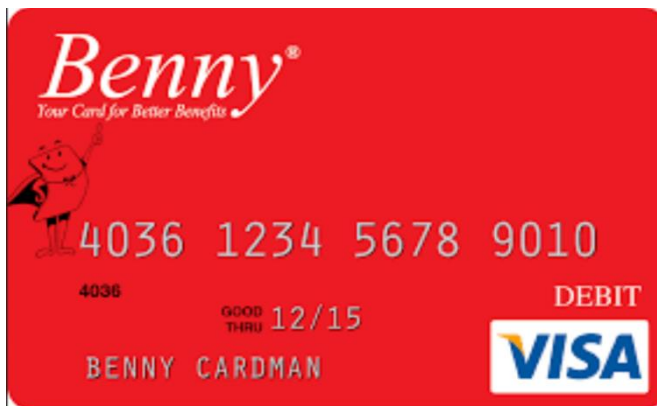


HEALTH REIMBURSEMENT ARRANGEMENTS (HRA)

A Health Reimbursement Arrangement (HRA) is an employer-funded benefit that can be used to repay employees for uninsured medical expenses. How does it work? Your employer contributes tax-deductible money to the account, and you receive reimbursements tax-free. HRAs can reimburse for the same expenses as the [Health Flexible Spending Account](#). However, unlike an FSA, unused HRA balances can be carried forward from year to year, depending on your employer's plan design. With an HRA, your employer may restrict



Orchard Park Central School District Plan year - October 1st through September 30th.
Unused money “rolls over” and accumulates from year to year.

All Bargaining Units - please check specific Contract Language

Pro-rated for partial year

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