



This handout has been provided as an addendum to SuperiorUSA's "Your Flex Plan" enrollment booklet because your employer provides additional benefit components within your flex plan

Your employer has opted to provide the Limited Health Care Reimbursement Account (HCRA) as an additional benefit component within your flex plan. In conjunction with electing High Deductible Health Plan (HDHP) medical insurance coverage, and meeting any other applicable Health Savings Account (HSA) eligibility requirements, **the Limited HCRA preserves your eligibility to contribute to an HSA**, while providing access to many of the same pre-tax health care reimbursement benefits you may be used to in your employer's flex plan.

The Limited HCRA is a replacement to the full (unrestricted) HCRA but can only be used for vision, dental, and preventative care expenses, as described in detail below. Your other medical expenses, such as payments towards your deductible, can be run through your HSA instead. None of your HCRA, HSA, or medical insurance decisions, have any effect on your Dependent Care Reimbursement Account (DCRA), which is a separate election within the flex plan.

In most other aspects of administration, the Limited HCRA functions much like the full HCRA that you may be more familiar with. For example, your entire annual election is available for reimbursement at all times during the year. Also, the claims reimbursement process as well as the documentation and substantiation requirements are the same.

The Limited HCRA must be elected in place of the full HCRA that is described in your plan's enrollment booklet and other materials since **the full HCRA does not preserve your eligibility to contribute to an HSA** (it is an either/or decision). If you elect to contribute to a full HCRA you will remain ineligible to contribute to an HSA, regardless of your enrollment in HDHP medical insurance, through the end of the flex plan year and any applicable grace period.

To enroll, check the Limited HCRA box and select an election amount in Section 3 of the Flex Election Form

ELIGIBLE EXPENSES IN THE LIMITED HCRA

Because of the ability to use an HSA to pay for your other medical expenses on a pre-tax basis, the Limited HCRA is restricted to reimbursing certain expenses, including:

Vision Expenses: examples from this category include costs for checkups, exams, corrective eye surgery, LASIK, eyeglass frames and lenses, prescribed sunglasses, and contact lenses and solution

Dental Expenses: examples from this category include costs for checkups, exams, cleanings, fluoride treatments, fillings, bridges, crowns, braces, retainers, and other orthodontia

Preventative Care Expenses: expenses in this category do not generally include any service or benefit intended to treat an existing illness, injury, or condition. Examples of acceptable expenses from this category include costs for:

- periodic health evaluations, including tests and diagnostic procedures ordered in connection with routine examinations, such as annual physicals
- routine prenatal and well-child care; immunizations; tobacco cessation and obesity weight-loss programs
- screening services for (including but not limited to): cancer (mammograms for breast cancer, PSA tests for prostate cancer, pap smears for cervical cancer, etc.); heart and vascular disease; infectious diseases (tuberculosis, syphilis, HIV and other STD testing, etc.); mental health conditions and substance abuse (depression, dementia, drug and alcohol abuse, suicide risk, family violence, etc.); metabolic/nutritional/endocrine conditions (anemia, iron deficiency, diabetes, thyroid disease, obesity in adults, etc.); musculoskeletal disorders (osteoporosis, etc.); obstetric and gynecologic conditions (gestational diabetes, preeclampsia, rubella, and ultrasonography in pregnancy, etc.); pediatric conditions (lead level testing, scoliosis, child development delay, etc.); and vision and hearing disorders (glaucoma, elderly and newborn hearing, etc.)
- preventative care drugs or medications, which are defined as those taken by a person who has developed risk factors for a disease that has not yet manifested itself or not yet become clinically apparent (i.e. asymptomatic), or to prevent the reoccurrence of a disease from which a person has recovered. This also includes drugs or medications used as part of the other preventative care procedures listed here.

Please contact SuperiorUSA for guidance on the eligibility of expenses in the Limited HCRA or with any plan-related questions at (218) 529-2477 or toll-free at (877) 529-2477. You can also visit us on the web at www.superiorusa.com.

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