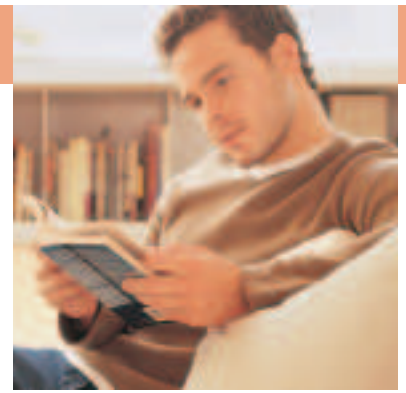


MEDICA DIRECTSM HEALTH REIMBURSEMENT ACCOUNT (HRA) OPTION



Medica Direct gives you choices when it comes to health care spending. One of those choices provides the advantages of a health reimbursement account, which gives you control of funds your employer contributes toward your health care expenses.

The Health Reimbursement Account (HRA) is an employer-funded reimbursement account available to offset your health expenses such as deductibles and co-insurance. Funds in the HRA account can be carried over from year to year, up to a maximum established by your employer.

Online Decision Support Tools help you get more value from your health care dollars

You get a complete picture of both health care expenses and funds available when you use online tools to track balances, follow account activity and check claims status. With always-available access, you always know where you stand. You direct spending from your care account to cover eligible expenses.

TO ACCESS THE ONLINE DECISION SUPPORT TOOLS,
SIMPLY GO TO WWW.MEDICA.COM AND CLICK ON
THE MEMBER RESOURCES TAB. THEN, SCROLL DOWN
AND CLICK ON THE MEDICA DIRECT TAB.

A quick look at the details of an HRA account

- > Your employer funds this account, typically at a percentage of your health plan's maximum deductible
- > HRA account funds offset out-of-pocket expenditures, such as deductibles, coinsurance and other eligible expenses
- > Your employer determines if there is a balance limit on HRA account funds that can be carried over from year to year
- > Your claims flow seamlessly from the Medica claims system to the HRA Account
- > You pay your provider directly