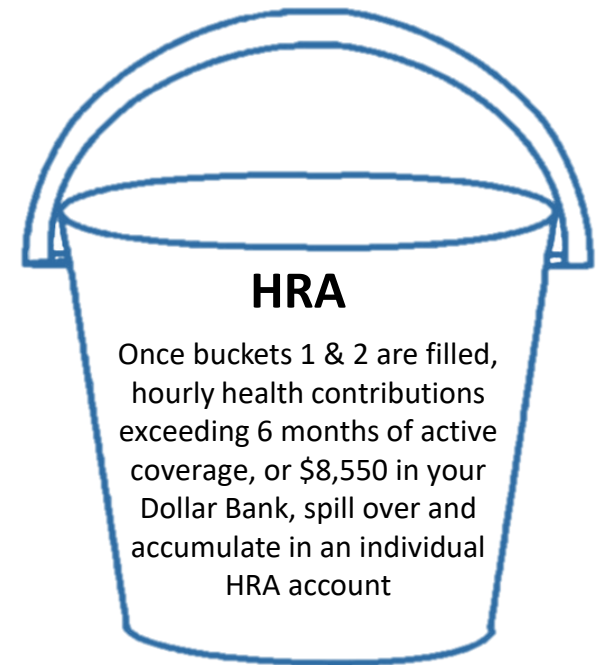


This bucket needs to be filled first for an initial 1 month of health care eligibility



This bucket needs to be filled next and maxes out at 6 months of banked up active coverage



The funds can be used for:

- Deductibles and Coinsurance
- Qualified Medical Care Expenses as defined under the Internal Revenue Code (IRC) Section 213 (d)
- Self-Payments and Retiree Premiums

HRA 2,200 Hour Cap Rule

Once you work 2,200 hours in a calendar year, no additional contributions will be credited to your HRA. You will still be eligible for continued health coverage under the Plan and can still accumulate and maintain six months of coverage in your Dollar Bank after you work the 2,200 hours.