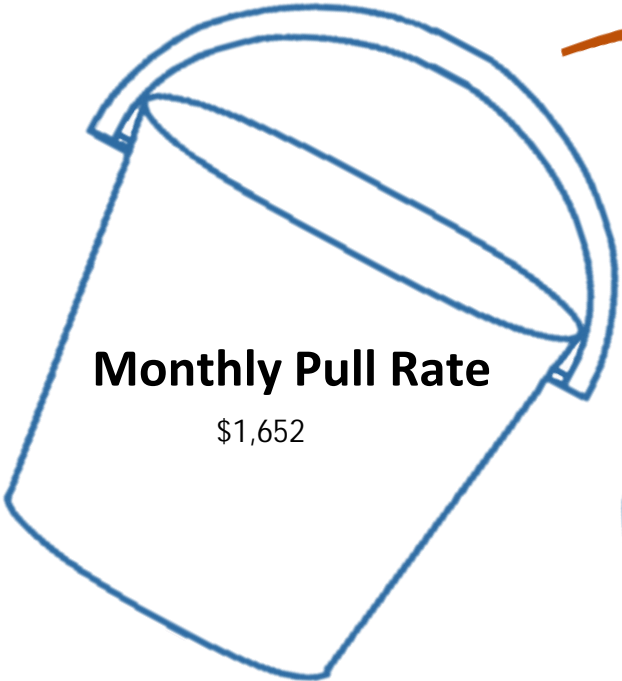


**HRA 2,200 Hour Cap Rule**

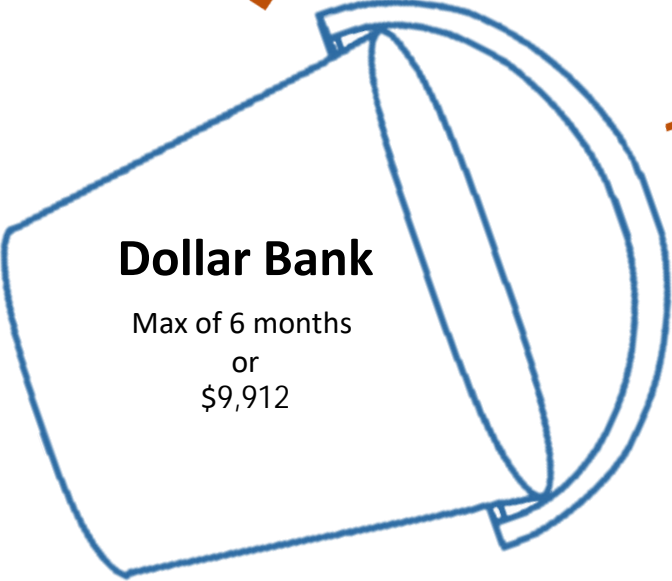
Once you work 2,200 hours in a calendar year, no additional contributions will be credited to your HRA. You will still be eligible for continued health coverage under the Plan and can still accumulate and maintain six months of coverage in your Dollar Bank after you work the 2,200 hours.



**Monthly Pull Rate**

\$1,652

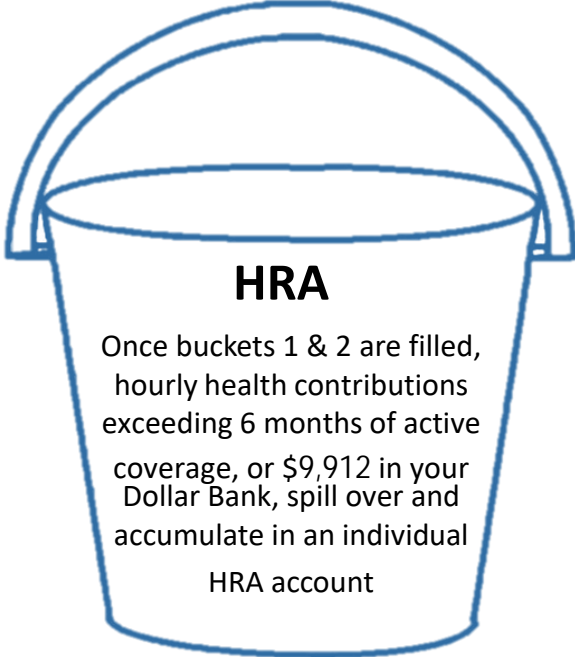
This bucket needs to be filled first for an initial 1 month of health care eligibility



**Dollar Bank**

Max of 6 months  
or  
\$9,912

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



**HRA**

Once buckets 1 & 2 are filled, hourly health contributions exceeding 6 months of active coverage, or \$9,912 in your Dollar Bank, spill over and accumulate in an individual HRA account

- 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