Congratulations! Your Employer, Southern Utah University, has established a Health Reimbursement Arrangement "HRA Plan" to help you pay for your out-of-pocket medical expenses. The Plan is funded by Employer Contributions. No Employee Salary Deductions are allowed in this plan. If you received a reimbursement for an expense under the Plan, you cannot claim a Federal income tax credit or deduction on your return.

GENERAL PLAN INFORMATION

Coverage Period End: June 30th
Run-out Period: 90 Days

QUALIFIED EXPENSES

The plan allows you to be reimbursed for certain out-of-pocket medical, dental and vision expenses which are incurred by you and your dependents. These would include drugs obtained through a prescription. The expenses, which qualify, are those permitted by Section 213 of the Internal Revenue Code. A list of some of the expenses that qualify is available from the Administrator.

WHEN AM I ELIGIBLE TO PARTICIPATE

You must be enrolled in our group medical plan or provide a signed statement that you are covered under a Qualifying Health plan in order to participate. Employees must provide proof that they are ineligible for the HSA in order to enroll in the HRA.

You will begin participation in the Plan on the day in which you meet the above eligibility requirements.

BENEFIT

The maximum Employer contribution allowed each pay period is as follows:

Single Participant: Employer will contribute $21.40 per pay period.

2-Party and Family: Employer will contribute $60.40 per pay period.

If the maximum Employer Contribution is not used in its entirety, unused amounts from prior Coverage Periods will be carried over to future Coverage Periods.

All Contributions will be pro-rated based on the Employee’s eligibility date to join the plan.

You must submit claims no later than 90 days after the end of the Coverage Period.

HEALTH SAVINGS ACCOUNT

If you are enrolled in a Qualified High Deductible Health Plan and participate in a Health Savings Account (HSA) you cannot participate in the full HRA benefit until the Statutory deductible set by the IRS is met. Upon eligibility in the Plan you may be able to be reimbursed for any qualifying medical expenses in accordance with the benefit as listed above.

You may not, however, be reimbursed for the cost of other health care coverage maintained outside of the Plan, or for long-term care expenses.

HOW DO I RECEIVE REIMBURSEMENTS

During the course of the Coverage Period, you may submit requests for reimbursement of expenses you have incurred. However, you must make your requests for reimbursements no later than 90 days after the end of the Coverage Period. The Administrator will provide you with acceptable forms for submitting these requests for reimbursement. In addition, you must submit to the Administrator proof of the expenses you have incurred and that they have not been paid by any other health plan coverage. If the request qualifies as a benefit or expense that the Plan has agreed to pay, you will receive a reimbursement payment soon thereafter. Remember, reimbursements made from the Plan are generally not subject to federal income tax or withholding. Nor are they subject to Social Security taxes.

Expenses are considered “incurred” when the service is performed, not necessarily when it is paid for. You can get a claim form at www.participant.nbsbenefits.com for reimbursement.

NBS Flexcard – FSA Pre-paid MasterCard

Your employer may sponsor the use of the NBS Flexcard, making access to your flex dollars easier than ever. You may use the card to pay merchants or service providers that accept credit cards, so there is no need to pay cash up front then wait for reimbursement.

NBS Welfare Benefit Service Center
8523 S. Redwood Road
West Jordan, UT 84088
801-532-4000 or 1-800-274-0503
Fax: 1-800-478-1528

Southern Utah University HRA Plan
Southern Utah University
Plan Contact Person:
Lori Ann Barnson
Human Resource Office
351 West University Boulevard
Cedar City, UT 84720
(435) 586-7819
Terminated Employees can submit receipts for services until account balance is depleted or up to 12 months, whichever comes first. Any unused funds will be forfeited back to the company.

**WHO ARE HIGHLY COMPENSATED & KEY EMPLOYEES**
Under the Internal Revenue Code, “highly compensated employees” and “key employees” generally are Participants who are officers, shareholders or highly paid.

If you are within these categories, the amount of contributions and benefits for you may be limited so that the Plan as a whole does not unfairly favor those who are highly paid, their spouses or their dependents. Please refer to your Summary Plan Description for more information. You will be notified of these limitations if you are affected.

Updated: 1/2/2020