

A Different Kind of HRA Benefit

A **Gallagher HealthInvest HRA** (health reimbursement arrangement) helps put you in control of your family's healthcare spending. It's a tax free account that's easy to use, and a smart way to save up for future medical bills.

- Use your HRA money now or save it for later (carries over from year to year)
- Keep your HRA money even if you change jobs or medical plans
- Covers you, your spouse, and dependents
- Invest your HRA money using the available fund lineup
- Pay no income or FICA taxes on contributions or investment earnings (if any)
- Get your HRA money fast when you need it

How It Helps

You can use your HRA money to reimburse what you pay out-of-pocket for health care. There are hundreds of qualified expenses. Here are several common examples:

- Copays
- Deductibles
- Prescriptions
- Emergency medical bills
- Dental and vision care
- Orthodontia
- Retiree insurance premiums
- Medicare premiums
- Power chairs
- Hearing aids

How It Works

If you choose the new **Journey Plan** health insurance through California Schools VEBA, you'll get a **Gallagher HealthInvest HRA** contribution every February. The HRA contribution amount depends on your single, two-party, or family **Journey Plan** coverage election and the Network you select.

Using and managing your **Gallagher HealthInvest HRA** is easier than ever!

- Fast online and mobile claims
- Handy mobile app (HRAgo®)
- Free debit card
- Direct deposit
- Secure e-statement

When you're ready to file a claim, log in at healthinvesthra.com and click **Claims**, or use **HRAgo®** and do it "on the go." With **HRAgo®**, you can quickly take pics of supporting documentation and submit claims right from your mobile device. We'll process your claims in about five to seven business days.

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