



At-A-Glance Health Reimbursement Arrangement

FLR/SLR Conversion

(For Middlebury Post 2018 Retirees)

HRA Defined

An HRA is an employer-funded, tax qualified health spending account from which eligible retirees can be reimbursed for *health insurance premium expenses* they incur for medical (including Medicare), dental or vision insurance they have purchased for themselves and/or their IRS dependents.

Eligibility

Middlebury retirees with accrued, unused Sick Leave Reserve (SLR) or Faculty Leave Reserve (FLR) at date of retirement.

Middlebury's Contribution

Middlebury's contribution to a retiring employee's HRA will be calculated by Human Resources at time of retirement. The contribution formula is based on accrued, unused FLR/SLR at date of termination and that year's Health Benefit Multiplier (see Human Resources or the Summary Plan Description for details). HRA contributions are made as soon as administratively possible, post-retirement.

Filing a Claim

Middlebury's HRA is administered by:

*Navia Benefits
PO Box 53250
Bellevue, WA 89015
Phone: (866) 897-1996*

Claims for reimbursement of premiums paid for insurance must be submitted to Navia Benefits, using the form available from Navia Benefits and must include valid expense receipts. Reimbursements are processed weekly.

HRA Duration

HRAs generally remain open until such time as all available funds have been exhausted.*

Effect of Return to Work on HRA Eligibility

HRA reimbursements are only available to *former* employees of Middlebury. Retirees who return to work in *any* capacity (including on-call, temporary, seasonal, adjunct, etc.) will have their eligibility to access funds in their HRAs suspended until such time as they again completely terminate employment with Middlebury.

This document is intended as a brief, easy to understand summary of the HRA benefit plan. For full details please refer to the plan document titled "Middlebury Health Reimbursement Arrangement for Certain Former Middlebury Employees"

*Special rules apply if participant dies with no qualifying HRA beneficiary.