



## The account that pays you in more ways

### An HRA provides funds to pay for qualified health care expenses

A health reimbursement arrangement (HRA) is employer-funded which means it's not coming out of your paycheck. Plus, there's tax savings, as the money in your HRA account isn't counted as part of your earnings.

#### How does the Disney HRA work?

If you're enrolled in the Basic PPO, Cigna HMO, Kaiser HMO, or one of the Central Florida or HMSA medical plan options, an HRA is automatically established for you with Optum Financial. Then, if you (or your enrolled spouse or partner) earn wellness rewards, they are credited to your HRA. Additionally, if you or your spouse participate in a maternity support program, those rewards are paid to your HRA.

At the end of the plan year, any balance remaining in your HRA will automatically roll over into the new plan year and be added to future reward dollars. This lets you make smart decisions about your health and about using your funds. Your HRA will continue to roll over as long as you remain employed with Disney. Once you leave the Company, you will have access to spend your HRA balance on eligible medical expenses through the end of that same calendar year.

#### Covers you and your family

There are thousands of eligible expenses for your HRA, even including health care essentials for your entire family and common out-of-pocket costs. You'll be surprised at how many ordinary items and services are eligible:

##### Medical and vision office visits

- Bandages and related items (over-the-counter)
- Out-of-network dental and medical coinsurance
- Hospital services and fees
- Drugs (prescription)
- Contact lenses and solutions
- Lactation supplies: creams/ointment, pad/shields, storage bags/bottles
- Organ transplants (recipient and donor)
- And more

Eligible expenses under your employer's plan may vary; please check your plan documents.

For an interactive list of qualified medical expenses, visit [optumbank.com/qualifiedexpenses](https://optumbank.com/qualifiedexpenses).



### **Access funds easily**

HRA funds are available on your payment card. You can view your balance at any time on the Optum Bank mobile app or online. You can get your balance by phone, too.



### **Receive reimbursement ASAP**

Paying for health care expenses is easy. Either use your payment card, or quickly and easily create your claim online. Once you submit receipts, you will be reimbursed.



### **Manage your HRA on the app**

Once you're enrolled, the Optum Bank mobile app makes your account even easier to manage.

Go to [optumbank.com/disney](https://optumbank.com/disney) to learn more.