

# Retirement Health Savings plan provisions

## For a financially healthy retirement



### Congratulations for participating in a valuable benefit for your financial future.

Your ability to cover medical expenses is key to a comfortable and secure retirement. Your MissionSquare Retirement Health Saving (RHS) Plan is designed to help you and your loved ones pay for future health care costs through a tax-advantaged saving and investing vehicle. It's sponsored by your employer and administered by MissionSquare Retirement.

Here's an overview of how a typical RHS plan works.



#### 1. Joining the plan

Your employer determines eligibility.



#### 2. Contributions

Your employer determines contribution details.



#### 3. Investments

You control, choosing from available funds.



#### 4. Reimbursements

You request for medical expenses that qualify under IRS and plan rules.



#### 5. After your death

Assets are available to eligible survivors.

## 1. Participation

Participation is mandatory for eligible employees. Eligibility is defined by your employer.

Your employer will enroll you in the plan. Once enrolled, you can update your account online. See the Resources section on the next page for website information.

## 2. Contributions

Contributions can be made by you, your employer, or both of you. Your employer defines the contribution types, amount, and frequency for the eligible group(s).

### Your RHS plan helps you save with tax advantages.

- ☑ Your contributions, if applicable, are made pre-tax, which reduces your current taxable income.
- ☑ Earnings build up tax-deferred within your account.
- ☑ Distributions for qualifying expenses, including for a surviving spouse and dependents, are made tax-free.

## 3. Investments

At enrollment, a diversified target-date fund based on your age or another default investment option is selected for you. However, you can make changes at any time. You control how contributions and associated earnings are invested, choosing from all available options.

Investment changes can be made online or by calling Participant Services at (800) 669-7400.

## 4. Withdrawal reimbursements

To request reimbursements, you must:

### A. Be eligible for benefits. You are generally eligible:

- At normal retirement
- At separation from service
- If you become totally and permanently disabled
- Upon death

(continued)

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**B. Have qualifying benefits, that generally include all medical expenses under IRS rules (IRC Section 213), other than direct long-term care, plus non-prescription medications as allowed under IRS guidance. Typical examples, that apply to benefits for you, your spouse, or dependents, include:**

- Medical insurance premiums
- Medical out-of-pocket expenses
- Medicare Part B insurance premiums
- Medicare Part D insurance premiums
- Medicare supplemental insurance premiums
- Prescription drug insurance premiums
- COBRA insurance premiums
- Dental insurance premiums
- Dental out-of-pocket expenses
- Vision insurance premiums
- Vision out-of-pocket expenses
- Qualified long-term care insurance premiums
- Non-prescription medications allowed under IRS guidance

**C. Complete the MissionSquare Retirement Health Saving Plan (RHS) Reimbursement Request form and submit it to Meritain Health, MissionSquare’s third-party claims processor. (For your initial claim, you must also complete the MissionSquare RHS Plan Benefit Eligibility form.) Alternatively, you may submit reimbursement requests and spouse/dependent information online via Account Access.**

**The following insurance premiums are NOT eligible for reimbursement:**

- Pre-taxed
- Life insurance
- Accidental, Death and Dismemberment (AD&D)
- Cancer policies and similar fixed-indemnity policies

**5. After your death – surviving spouse and/or dependents**

**In the event of your death:**

Your account will be available to your surviving spouse and/or surviving eligible dependents.

If no spouse or eligible dependents survive you, your remaining account assets will revert to your employer.

For more information, view IRS Publication 502 – [www.irs.gov/publications/p502](http://www.irs.gov/publications/p502)

**You should always refer to your employer’s adoption agreement/amendment for the most current plan features.**

Effective \_\_\_\_\_, your plan’s custom features include:

**Contribution type:** \_\_\_\_\_

**Vesting:** \_\_\_\_\_

**Eligible benefits:**  All qualifying medical benefits  Insurance premiums only  Other \_\_\_\_\_

**Forfeiture provision:** \_\_\_\_\_

**Other:** \_\_\_\_\_

**Resources**

The following outlines whom to contact for more information about your RHS account:

**MissionSquare Retirement  
(800) 669-7400**

Account Access at [www.missionsq.org](http://www.missionsq.org)

- Account inquiries other than claims
- Account statements
- Change personal data (also inform Meritain Health if you’re eligible for benefits)

**Meritain Health  
(888) 587-9441**

Email: [missionsquare@meritain.com](mailto:missionsquare@meritain.com)

- Claims-related inquiries once you are eligible to receive benefits
- Change personal data if you’re eligible for benefits (also inform MissionSquare)

**Your employer’s benefits office**

- Plan rules, such as benefit eligibility
- Your MissionSquare representative can also help you with your overall saving, investing, and retirement planning goals.