

## HDHP FAQ

- **If I elect the HDHP and then switch to the Traditional Plan, will I lose the HRA money?**
  - The money in the HRA will stay there until the time you terminate employment with KPBSD. If you switch back to the HDHP, the HRA money will be available to use again.
- **Can the HRA be used towards the deductible?**
  - Yes, you may use the HRA to be reimbursed for your deductible. Rehn & Associates will have a claim form available to submit for eligible HRA reimbursements.
- **Do I have to meet the entire deductible on the HDHP before I receive any benefits?**
  - No, you will still receive Prescription benefits at the same applicable co-pays, applicable Dental & Vision benefits paid, and eligible Preventive care prior to meeting the HDHP's deductible.
- **Is there a cap on the HRA?**
  - No.
- **Is there a limit on the dollar amount I can use at one time in the HRA?**
  - No, you may use the entire balance in your HRA account at one time if you choose to do so.
- **If I don't want to change anything during Open Enrollment and stay on the Traditional Plan, do I have to turn anything in?**
  - No, if you are not wanting to make any changes you do not have to turn anything in for Open Enrollment. You will stay enrolled as you are now.