

EMPOWERED TO THRIVE

2026 Health Reimbursement Account (HRA) Plan

HRA PLAN ELIGIBILITY

The IRS sets rules on who can contribute to a Health Savings Account (HSA). If you are not eligible, Worthington Enterprises offers comparable Health Reimbursement Account (HRA) plans instead.

You are not eligible to contribute to an HSA if:

- You are covered by a spouse's healthcare plan, including a Health FSA.
- You are enrolled in Medicare.
- You can be claimed as a dependent on someone else's tax return.
- You are receiving VA medical care and do not have a disability rating.

HRA PLAN DESIGN

The HRA plans include the same annual company contribution, deductible, co-insurance and out-of-pocket maximums as the HSA plans.

There are a few key differences to keep in mind:

- Only the company is permitted to contribute – you cannot add your own money.
- HRA funds are available only while you are actively enrolled in the plan.
- If you drop coverage, retire or leave the company, any unused HRA funds are forfeited.

ANNUAL COMPANY CONTRIBUTION AND ROLLOVER SCHEDULE

The annual HRA company contribution amount depends on your plan, coverage level and coverage start date. You will receive half of the annual amount on the first **pay date in January** and half on the first **pay date in July**. The amount is prorated for new hires, and employees hired between July and December will receive a contribution in December.

COMPANY CONTRIBUTION AMOUNTS

COVERAGE	HRA SELECT PLAN	HRA CHOICE PLAN
Employee Only	Up to \$1,000/year	Up to \$750/year
Family	Up to \$2,000/year	Up to \$1,500/year

Any money left in your HRA at the end of the year will carry over to the next year after the claims run-out period ends on March 31. As long as you stay enrolled in the plan, your balance keeps rolling over each year – up to a maximum of \$5,000 for single coverage or \$10,000 for family coverage.

USING YOUR HRA

You can use your HealthEquity debit card to pay for your out-of-pocket medical, pharmacy, dental and vision costs. In addition, if you pay for eligible expenses out-of-pocket using another payment method, you may request reimbursement via the HealthEquity mobile app or my.healthequity.com.

DEBIT CARD

If you are new to the HRA Plan, you will receive a debit card in the mail in mid-December. If you are currently enrolled, continue using your existing debit card. You may request additional cards for your spouse and dependents by calling HealthEquity at **866.346.5800**.

HOW TO ENROLL

When you complete your 2026 benefits enrollment, you will be asked if you have other healthcare coverage. Enroll online at worthingtonbenefits.com or by calling the Worthington People Center at **877.840.6506**.