

**WALSH TRUCKING CO.
NW BARK SUPPLY LTD.**

HEALTH REIMBURSEMENT ARRANGEMENT PROGRAM

1. What is a Health Reimbursement Arrangement (HRA?)

Also known as an HRA, a health reimbursement arrangement is funded by your employer to reimburse you for a portion of your medical expenses incurred by you and your IRS tax dependents. For a detailed description of the HRA, a Summary Plan Description is available upon request.

2. What type of expenses can be reimbursed from this account?

Covered healthcare expenses which are subject to the in-network health plan deductible are eligible for reimbursement. This does NOT include any out of network deductible, co-pay or co-insurance amounts that you are responsible for.

3. How much will I be reimbursed?

After you have incurred \$1000 dollars of in-network deductible expense, you will be eligible to receive reimbursement for up to \$4000 to apply toward the total \$5000 deductible for the remainder of the calendar year. This reimbursement is limited to 2 covered individuals per family per calendar year.

4. How are these expenses reimbursed?

You will need to send the Human Resources Department a reimbursement claim form and a copy of your Explanation of Benefits (EOB) that indicates you have incurred at least \$1000 of the covered member's in-network deductible expense. The next \$4000 of deductible expense will be reimbursed as it is incurred and requested by the covered member, but not more than once per month and not in amounts of less than \$100 unless it is a final reimbursement.

5. What if I don't use all of the \$4000 reimbursement?

The reimbursement can not be rolled over to the next year. You must use it during the calendar year. You have until March 31st to submit claims for the prior calendar year.

6. What happens to these funds if I terminate employment?

You will have 90 days to submit claims for expenses incurred between your effective date and your termination date as an active employee.

7. How do I sign up for the HRA?

If you are an active employee and are enrolled in the Walsh Companies group health plan, you are eligible for the HRA. Simply contact the HR Department at 503.667.1912 or hr@walshtruckingco.com for a claim form.

8. How do I get my reimbursement?

After your reimbursement request has been reviewed and approved, your reimbursement check will be mailed to you. We are unable to do a direct deposit with HRA checks.