

Article III — HRA Accounts

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Article III — HRA Accounts

§ 20A-301 Establishment of Accounts; Contributions and Funding.

The Employer will establish and maintain on its books an HRA Account for each Plan Year with respect to each person who is a Participant in the Plan at any time during the Plan Year. The Employer does not maintain actual, separate, and discrete accounts for Participants under this Plan. All payments under this Plan shall be made from the general assets of the Employer, and no assets shall be earmarked or segregated for purposes of providing benefits under this Plan. The HRA Accounts are strictly bookkeeping records. All amounts credited to an HRA Account shall be and remain the property of the Employer until paid out pursuant to this Plan.

§ 20A-302 Crediting of Accounts.

(a) **In General.** As of the first day of each Plan Year or, if later, the first day in a Plan Year that a Participant becomes a Participant in this Plan, the HRA Account for that Plan Year of each Participant who has no Covered Family Members shall be credited with an amount equal to the Maximum Coverage Amount (Individual) for such Plan Year, and the HRA Account for that Plan Year of each Participant who has one or more Covered Family Members shall be credited with an amount equal to the Maximum Coverage Amount (Family) for such Plan Year.

(b) Mid-Year Family Coverage. If a Participant whose HRA Account for a Plan Year was initially credited with the Maximum Coverage Amount (Individual) under subsection (a) should, at any time during the Plan Year, have a Covered Family Member, then the HRA Account of the Participant for that Plan Year shall be credited with an increase equal to the difference between the Maximum Coverage Amount (Family) for that Plan Year and the Maximum Coverage Amount (Individual) for that Plan Year.

§ 20A-303 Debiting of Accounts.

A Participant's HRA Account for a given Plan Year shall be debited from time to time in the amount of any payment under Article IV to or for the benefit of the Participant for Qualifying Medical Care Expenses incurred during such Plan Year.

§ 20A-304 Forfeiture of Accounts.

(a) Unused Balance for Plan Year. If any balance remains in a Participant's HRA Account for any Plan Year after all permissible reimbursements under this Plan—

- (1)** such balance shall *not* be carried over to reimburse the Participant for any Qualifying Medical Care Expenses incurred during a subsequent Plan Year;
- (2)** such balance shall not be available to the Participant in any other form or manner;
- (3)** the Participant shall forfeit all rights with respect to such balance; *and*
- (4)** such balance shall remain the property of the Employer.

(b) Termination of Employment. As provided in § 20A-202, following a termination of employment, all rights of a Participant to receive reimbursement of Qualifying Medical Care Expenses incurred after the date of termination are forfeited.