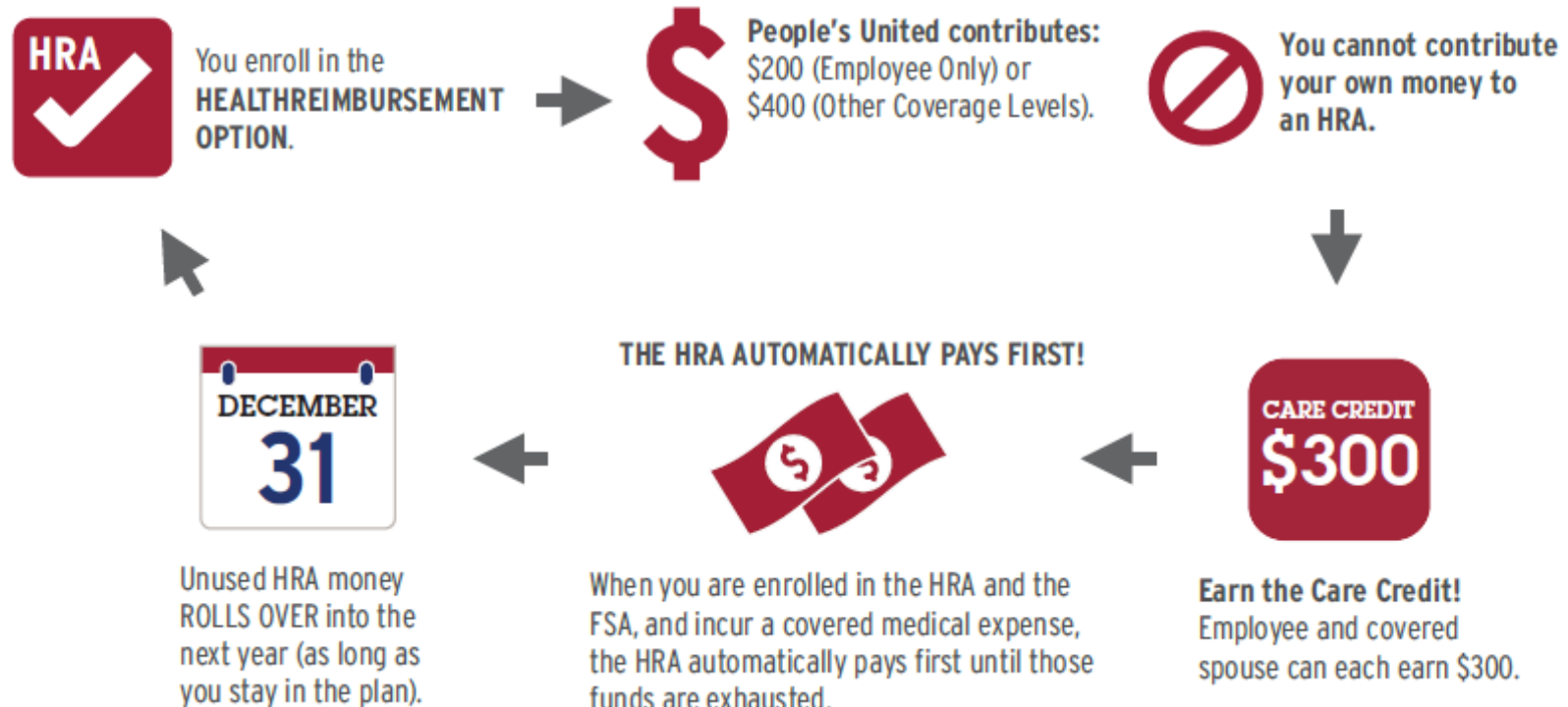


How the HRA Works



AS LONG AS YOU STAY IN THE HEALTHREIMBURSEMENT OPTION your HRA money is available to you.