

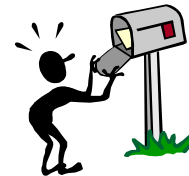
What is a Health Reimbursement Arrangement (HRA)?

A Health Reimbursement Arrangement (HRA) is an account set up by Staker Parson Companies to reimburse eligible employees and their dependents for 213d expenses such as: medical expenses that are applied to their \$1,000 deductible (*after incurring \$250 Single / \$500 family in eligible deductible charges*), prescription drugs, dental, vision and over the counter medications. (213d expenses can also be reimbursed through a flexible spending account)

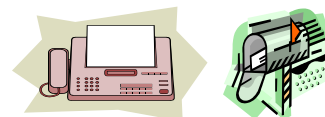
ADVANCED BENEFITS MANAGEMENT (ABM) HRA—EASY AS 1-2-3

HOW DO I GET MY MONEY?

Receive medical, dental, vision Explanation of Benefits (EOB) from insurance carrier in the mail or purchase prescription drugs or other eligible 213d items



Fax (with coversheet) or Mail every EOB or receipt(s) to ABM for processing



Receive reimbursement check from ABM and pay provider



Advance Benefits Management must receive EOB to substantiate all deductible amounts.

Mail EOBs to
1299 W. Riverstone Dr.
Coeur d'Alene, ID 83814

Fax EOBs to
1-866-469-4868

Questions?
1-866-315-1777
membercare@benefitsmgt

FOR MORE INFORMATION, GO TO <http://www.stakerparson.com/healthplan.shtml>