As a Medicare-eligible re-employed retiree who meets OPERS health care eligibility requirements:

- Providing you are enrolled in a medical plan through the OPERS Medicare Connector, you can receive monthly HRA deposits in a Re-employed Accumulated HRA. Think of this as a holding place for HRA deposits.

- You cannot receive reimbursements for expenses that are incurred during your re-employment period. To view and print your Re-employed Accumulated HRA balance at any time, log into your OPERS online account.

- When your re-employment period ends:
  1. The balance in your Re-employed Accumulated HRA will be transferred to a regular OPERS HRA upon OPERS receiving official notification of your re-employment termination from your employer. In addition, an administrative fee for each month you were re-employed will be deducted from the balance in your Re-employed Accumulated HRA after it is transferred.
  2. Once the transfer to your OPERS HRA is complete, you will be able to use the funds you accrued within your Re-employed Accumulated HRA to receive reimbursement for expenses incurred outside of re-employment.

The OPERS Health Reimbursement Arrangement (HRA) is a retiree-only plan, which means it works a little differently for benefit recipients re-employed in an OPERS-covered position.
An HRA is an account funded by OPERS that provides tax-free reimbursement for qualified medical expenses such as post-tax monthly insurance premiums, deductibles, co-insurance and copays incurred by eligible retirees and their eligible dependents. **As a re-employed retiree, your deposits will go into the Re-employed Accumulated HRA until your re-employment period ends.** To receive the HRA, you must be enrolled in a medical plan through the OPERS Medicare Connector (Via Benefits).

**What is a re-employment period?**
Your re-employment period begins the first day of the month in which your employment started and ends the last day of the month in which your employment is terminated.

**EXAMPLE 1:** A Medicare retiree who is enrolled in a plan through Via Benefits

James, age 67, is receiving an OPERS pension and is employed in an OPERS-covered job with the City of Toledo.

- James is enrolled in a Medicare medical plan through Via Benefits. He intends to be re-employed January through April.
- If he remains enrolled in a medical plan through Via Benefits, James can accrue monthly deposits in a Re-employed Accumulated HRA.
- James receives a monthly HRA deposit of $262.50 (75 percent of the $350 base allowance amount).

<table>
<thead>
<tr>
<th>JANUARY - APRIL</th>
<th>MAY</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>DURING RE-EMPLOYMENT</strong></td>
<td><strong>POST RE-EMPLOYMENT</strong></td>
</tr>
<tr>
<td>James receives a monthly HRA deposit of <strong>$262.50</strong> during re-employment.</td>
<td>James’ OPERS HRA balance is <strong>$1,039.60</strong> (His Re-employed Accumulated HRA balance less a monthly administrative fee for four months).</td>
</tr>
<tr>
<td>By the end of April, he has a total of <strong>$1,050.00</strong> in his Re-employed Accumulated HRA. ($262.50 x 4 months = <strong>$1,050</strong>)</td>
<td><strong>James can now receive reimbursements for expenses incurred outside of his re-employment period.</strong></td>
</tr>
</tbody>
</table>

He cannot receive reimbursement for any expenses incurred while re-employed.