

# Your Health Reimbursement Account (HRA)

## Enrolled in the Anthem Core PPO + HRA Medical plan?

### Big Brand Tire will help you satisfy your deductible with a tax-free contribution to your Paylocity HRA!

On January 1, 2026, we will continue our HRA administration with **Paylocity**. You can use your HRA funds to pay for or claim reimbursement for any medical services you incur such as:

- Office Visit copays
- Services that apply to your deductible such as hospital care, labs, and x-rays
- Prescription Drug copays
- And more

### What is an HRA?

The HRA is funded by Big Brand Tire to help you pay for your medical plan's expenses. The HRA will reimburse you for out-of-pocket medical expenses up to the total employer contribution. You will even receive an HRA debit card to make using the plan easier!

### How do I Enroll?

You are automatically enrolled in the HRA when you elect **the Anthem Core PPO Medical Plan**. Before January 1, 2026, you will receive a Welcome E-mail from the plan administrator, Paylocity, with instructions for accessing your online HRA portal. If you already have a Paylocity debit card, you will continue to use your existing card until its expiration date.

### How do I Access My HRA Funds?

Use the debit card at the point-of-service or keep your itemized receipts and/or Explanation of Benefits (EOB) to submit your claims for reimbursement online, through the mobile app, or via snail mail.

- **Electronic Claim:** You can submit an electronic claim by logging into Paylocity or the Paylocity mobile app using your single sign-on credentials. Navigate to "Your Accounts" in the menu on the left side of the screen and follow the instructions to upload your Anthem Explanation of Benefits (EOB) or itemized receipt and submit your claim.
- **Paper Claim:** Fax or email a copy of your paper claim form and your EOB to Paylocity. Paper claim forms are available online or by mail when you call 800-631-3539.
- Reimbursement is limited to the annual contribution made by Big Brand Tire and is available via an HRA debit card.

### Big Brand Tire's 2026 Contribution\* for Core PPO medical plan + HRA:

- **\$1,200** for Employee Only
- **\$2,400** for Employee with one or more Dependent

