



Pilot Active Health Reimbursement Account (Pilot HRA) Frequently Asked Questions

HRA's: Have questions? We have answers!

- As part of your benefits, effective June 1, 2021, United established a Health Reimbursement Account ("Pilot Active HRA Plan") separate from your existing Retiree Health Account ("RHA Plan"). Which plan you are eligible for and where contributions are sent is based on your current United medical benefits election (i.e., enrolled in an active United-sponsored medical plan or not).
- We've put together some common questions to help you understand the benefit offered to you. If you have questions that are not answered here - contact the Smart-Choice Accounts through the United Airlines Benefits Center (UABC) at 1-800-651-1007. Representatives are available Monday – Friday, 7:00 a.m. – 7:00 p.m. Central Time, except holidays.

Keep reading or just [jump ahead to page 4 to see how to access my money!](#)

When and how are funds contributed to my HRA?

Each pay period United payroll will deduct the appropriate contribution (i.e., \$1 per compensable hour) as required by the UPA.

- If you are enrolled in a United Airlines medical plan, the United employer \$1/hour ("contributions") will be deposited with each pay period into your [Active HRA](#).
- If you are not currently enrolled in a United medical plan, the contributions will continue to be deposited each pay period into your [Retiree RHA](#) for future use upon retirement or termination, just as they have been. RHA contributions are unavailable for use until you leave or retire from United.
- Contributions will be available in your account within a few days following each pay day.
- Determination of where contributions will be deposited (Active HRA or Retiree RHA) is based on your medical plan enrollment on each pay day.
- If you're a new hire and have not yet made a medical election, contributions will be deposited into RHA until you make a medical election. Thereafter they will be deposited based on your medical election.
- Your pay stub will show both the current earnings each pay period as well as a year-to-date total of the contributions attributable to the \$1/hour made by United into your account. Remember, the amounts shown on your pay stub will reset each January 1st. Your pay stub does not tell you to which plan the funds were deposited.

Additional Contributions:

Excess company contributions to defined contribution plans (415(c) excess) and (401(a) (17) excess), per capita forfeiture and vacation forfeiture will be added to the HRA if you are enrolled in a United Airlines medical plan as outlined above.

Pilot Active HRA to Pilot to RHA Plan Sweep:

Twice a year, a sweep will be performed to move money from the Active HRA to the RHA Plan. These sweeps will occur from January 7th through January 10th and June 7th through June 10th of each year. The sweep will be done after the quarterly interest payment is made. Balances in excess of \$15,000 at the time of the January sweep will be moved to the Pilot RHA Plan. Balances in excess of \$5,000 at the time of the June sweep will be moved to the Pilot RHA Plan. Pilots will not be able to elect how much money can be moved to the RHA plan. This sweep is a one-way process. Money can only be moved from the Active HRA to the Pilot RHA Plan.

Pilot Active HRA to Pilot to RHA Plan Sweep (continued):

Q: Why are there Active HRA Sweeps?

A: The requirement for liquidity to pay claims in the Active HRA necessitated a money market type investment vehicle. This created challenges for Pilots who had higher balances to have a return seeking investment policy. Therefore, the sweeps enable dollar amounts above the set thresholds to be put into the RHA so that these assets can get the returns from the investments of the RHA.

Q: Can I select the dollar threshold for the sweeps?

A: No. The sweep thresholds have to be set for the entire group and are not electable on a per pilot basis.

Q: Why can't I just get a direct deposit for my contributions?

A: Federal rules place strict limits on what can be reimbursed on a tax-free basis from an HRA. The plan is only allowed to reimburse health care related expenses and while you're a United employee, you must also be covered by a United medical plan to access money from the HRA.

Investment Earnings for the Active HRA

In addition to the contributions each pay period, the value of your account will be adjusted quarterly based on the overall investment performance of the plan. Performance by the plan, as a whole, will be allocated amongst all of those participating in the plan at the time investment performance is reported to Smart-Choice Accounts. Assets in the HRA plan are invested conservatively to protect principal, but it is still possible for the fund to lose value. Earnings are added to accounts only in whole increments of 1¢. Fractional earnings are not added; they are carried forward and evaluated when future earnings occur.

How do I find out my Active HRA balance?

Use the Alight Worklife mobile app., or log onto the Smart-Choice Accounts portion of Your Benefits Resources® (YBR) and your current account balances are shown on the landing page. Navigate to the Smart-Choice accounts landing page through YBR at Flying Together > Employee Services > Health & Insurance (YBR) > Spending & Savings Accounts.

Active HRA

What is the Active HRA?

- As an active Pilot for United and when you're enrolled in a United medical plan, you are provided an Active HRA.
- Funds from United are deposited each applicable payroll period on your behalf into your HRA. The account funding may be used for a variety of eligible healthcare expenses including helping to offset any contributions for United health care premiums (medical, dental & vision) already deducted from your paycheck.

In general, reimbursements for eligible expenses are those items or services which treat, mitigate, prevent or cure specific injury, illness or disease. This includes expenses incurred outside the U.S. (as long as the expense is eligible in the U.S.). Cosmetic procedures and items used for general good health (such as dietary supplements) are not eligible. Under the CARES Act (Coronavirus Aid, Relief, and Economic Security Act), over the counter medicine¹ and health care supplies (for example, bandages or contact lens solution) are eligible for reimbursement.

Eligible reimbursements may include:

- Doctor's office copays
- Prescriptions
- Dental or vision expenses
- Health Care deductibles & coinsurance amounts
- United sponsored active health care plan premiums (medical, dental and vision premiums)

A list of eligible expenses and the documentation you'll need to provide in order that we can pay your claim is available on the [Learn About > Eligible Expense](#) page of the Smart-Choice Accounts website.

Important Notes about Active HRA Reimbursements

Only eligible expenses for you and your covered dependents on your United medical plan can be reimbursed from your Active HRA. Pursuant to federal law, if your dependents are not covered by your United medical plan, their health care expenses **cannot** be reimbursed by the Active HRA.

The Active HRA cannot be used to pay for life insurance or any other non-United health care insurance premiums, or costs for continuation of coverage. The plan also allows reimbursement of eligible long-term care premiums.

If you're enrolled in the Core HDHP or United Savings PPO medical plans with United, the Active HRA is limited and may only reimburse you for dental & vision expenses (and not medical and prescription or active health insurance premiums). This is because you have your HSA in those accounts to use for medical and prescription expenses.

¹ Only over-the-counter medications are eligible; other items which are typically used for good health such as vitamins, dietary supplements, and the like still require a prescription from a medical provider indicating the condition being treated and how the product being purchased will treat the condition.

Several ways to get paid:

- Premium offset
- United Smart-Choice debit card
- Automatic reimbursement
- Submitting claims Online or the Mobile App

How do I get reimbursed for my United health care premiums?

To receive reimbursements for what you pay for your United medical plan premium, if the coverage is provided under your benefits account, we offer the convenience of having Smart-Choice Accounts automatically issue you a payment for the premium contribution amounts you paid.

If you're eligible² and enrolled in a qualifying plan, you will have the opportunity to request we automatically issue you a reimbursement for your United health care premiums that come directly out of your paycheck.

Important Note: If you're enrolled in one of the two medical plans with a HSA then your active HRA cannot reimburse any of your health care premiums. This is due to Federal law.

Q: When will I be reimbursed for premiums?

A: Payments are issued at the first of the month following coverage.

Example: You are reimbursed in early July for premium amounts you paid in June.

Q: How do I start?

A: You can sign up by visiting YBR. From the home page, choose the **Health & Insurance** tab. From the "Take Action" menu, choose "**Active HRA Reimbursement Change**". You can add or remove the request for premium reimbursement anytime, as long as you make the change prior to the last business day of the month. Example: Changes for July payments must be made before July 31st.

Q: What is the amount of my reimbursement?

A: We can only reimburse you up to the premium amount taken from your paycheck, up to the available balance in your Active HRA, **whichever is less**. This means if you do not have a balance at the time the automatic premium request is processed, a claim will not immediately pay. When this occurs, you will not receive notification of denial. Sometimes, due to timing of when a claim is received and paid and when your next contribution deposited, your reimbursement amounts may vary.

Example:

- You receive \$96.00 for compensable hours on the most recent payroll cycle.
- You now have a balance of \$96.00 in the Active HRA.
- You submit a claim for \$40.00 and are reimbursed \$40.00.
- Smart-Choices loads another claim for medical premium reimbursement amount of \$429.05.
- When approved, the premium reimbursement claim will only pay \$56.00 as this is all that is currently available in the account until new contributions are made for the next payroll cycle and additional allocations are placed into the account.
- Once these new contributions are deposited, you will be reimbursed the outstanding balance or the contributions deposited, whichever is less. If you have outstanding premiums to be reimbursed, those premiums, up to your outstanding HRA balance will be reimbursed at the next monthly premium reimbursement timeframe, which is typically the 6th of the month.

² Those in the Core or United Savings PPO and on direct bill are not eligible for automatic payments.

How do I get reimbursed for my United health care premiums? (continued)

Q: How will I be paid?

A: If you are eligible and request to have us reimburse you for your United medical plan premiums, you will receive a check or direct deposit from us, regardless of how you're getting reimbursed for your health care service expenses.

If you didn't choose to have us automatically send your premium reimbursements, you may file a claim directly on the Smart-Choice Accounts website. You won't need to submit any documentation with your claim. Smart-Choice Accounts will validate your request using your enrollment in coverage information in our system.

If you are covered by your spouse's medical coverage through United and you want the premiums reimbursed, you may request reimbursement by submitting a claim to Smart-Choice Accounts. We regret we cannot offer automatic reimbursement of premiums when your United coverage is provided under your spouse's record.

How the Process Works

If you are eligible and make the election to have your medical premiums automatically paid back to you, and you make that election before the last business day of the month.

- Smart-Choices Accounts will generate a payment on around the 6th (or next business day thereafter) of the next month. *For example, reimbursements for June will be issued in July.*
- If you decide in July that you no longer want Smart-Choice Accounts to automatically reimburse your premium, you have to notify the UABC by the end of July.

Important Notes on Premium Offset Timing

Payments are issued at the beginning the month following coverage (for example, you are reimbursed in early July for premium amounts you paid in June).

Participants will be able to call the United Airlines Benefits to add or remove the request for premium reimbursement anytime as long as the change is made prior to the end of the month (for example changes for July payments must be made before July 31st).

Participants must notify the UABC at 1-800-651-1007 by the end of the month prior to stop automatic reimbursement.

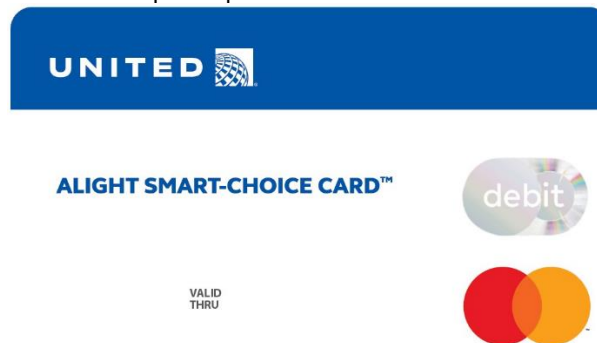
Premium reimbursements will be made for all United sponsored medical, dental and vision. You may not choose to only have medical and not dental and/or vision premiums reimbursed. It's all or nothing!

Will Smart-Choice Accounts send a check? How will I receive my money?

For your health care services expenses (for example, doctor office visit & pharmacy expenses), you may choose one of these options: Automatic Reimbursement, Smart-Choice Accounts, debit card, or submit your claims directly to Smart-Choice Accounts.

- **Automatic Reimbursement:** When you seek care under your United sponsored health plan, you'll pay your provider for any eligible out-of-pocket expenses. As soon as your health plan submits claims to Smart-Choice Accounts, you'll be directly reimbursed with no need to complete any paperwork. If you're enrolled in a United medical plan, automatic reimbursement is an easy and convenient way to get reimbursed for your health care services. Automatic reimbursement is available from these health insurance companies:
 - Aetna medical
 - Aetna dental
 - Anthem Blue Cross
 - Blue Cross Blue Shield
 - CIGNA dental
 - UHC medical
 - UHC vision
 - CVS/Caremark
 - Vision Service Plan (VSP)
 - Kaiser (Kaiser Northern & Southern California and Kaiser Georgia)

Certain health plans (for example, HMSA, NetCare) do not participate in the automatic reimbursement process. You will need to use your United Smart-Choice Card or to submit a claim directly for reimbursement if you're covered by a plan that doesn't participate in the automatic reimbursement process.



The SMART-CHOICE ACCOUNTS Debit Card:

- You can use the United Smart-Choice Accounts debit card to pay for eligible out-of-pocket expenses at the time of purchase and funds will automatically be deducted from your account.
- The United debit card can be used for eligible expenses at any health care provider or merchant (for example, pharmacies, hospitals, doctor's offices) who is authorized to accept spending account cards.
- You may need to submit detailed receipts to verify certain expenses. A credit card authorization receipt is not a valid expense receipt.
- Your receipt must be itemized with claim information.
- Receipt requirement information along with examples of what is needed can be found in the Knowledge of the Smart-Choice website.
- For those enrolled in the Core HDHP & United Savings PPO medical plans with United, only dental and vision expenses can be reimbursed from your Limited Purpose Health Care Flexible Spending Account and/or your Limited Purpose Active HRA.

Submit your claims directly:

With either of the above you also have the option to submit claims for reimbursement of eligible expenses directly to Smart-Choice Accounts. Examples when you might need to do this -- if you elected the Smart-Choice Accounts debit card option but paid by cash or check for a particular purchase, or you elected the Automatic Reimbursement option but incurred an eligible expense outside of your health plan coverage. If you prefer more control and want to submit all of your claims directly to United Smart-Choice, please call us – we can turn off your automatic reimbursement without issuing you a United Smart-Choice debit card.

Important Note: Remember, you can only choose United Smart-Choice debit card **or** Automatic Reimbursement-not both.

If you're new to Smart-Choice Accounts, you'll initially be set up with a United Smart-Choice debit card. If you would like to use Automatic Reimbursement instead, or if you'd like to change your reimbursement method, after your first contribution is made to your HRA, login to Your Benefits Resources® and you can make a change to your current election.

Information on how to process your request will be included in your welcome notification sent after the close of the special enrollment period.

I've never had a United Spending Account Debit Card

Should you decide the United Smart-Choice Accounts debit card is the way to go for you, here are a few important things to keep in mind: **Save Your Receipts!** The IRS requires that every Smart-Choice Accounts debit card transaction be validated. Smart-Choice Accounts will make every effort to validate your transactions without action from you. We use a variety of processes to validate your transactions, such as using information from your health plan, point of sale verification systems, and matching claims to United plan copays. If we're unable to validate your transactions within 30 days, we will send you a request to provide supporting documentation. In order to substantiate that your transaction is for eligible expenses, you'll need to submit detailed, itemized receipts for your purchases.

Your receipts must include the following information:

- Name of service provider or retailer
- Date of service or purchase
- Identification of drug or product, or description of service
- Purchase amount for each product or service
- Total purchase amount

Other documentation can also be used. Most often submitting the Explanation Of Benefits (EOB) from your health insurance provider is the easiest way to validate your United Smart-Choice Accounts debit card transactions.

It's important to submit acceptable supporting documentation when requested. When transactions are not validated, your Smart-Choice debit card may be suspended until proper validation is approved. Undocumented transactions may result in tax implications.

Can I request additional debit cards for my spouse/dependents?

Yes, once you receive your United Smart-Choice Accounts debit card, you may request additional debit cards for your spouse and/or dependents by visiting Your Benefits Resources® > Spending & Savings Accounts tab > click on any account listed > from the upper right-hand corner, click on your name > choose the Debit Card(s) link > select "Issue Debit Card" for any family members listed. To have a card issued for someone not listed, call us.

How do I receive claim information from Smart-Choice Accounts?

The fastest & easiest way to get notifications about your claims – for example, the outcome of a claim you've submitted or when you need to provide documentation for a United Smart-Choice Accounts debit card transaction – is to sign up for text alerts or use the Alight Worklife mobile app. If you have an email address on file, you will be notified electronically of important account information. We will mail account information to you if you don't have an email on file. At any time, you can always request we mail you information on how your claims were processed.

Where do I go for more information?

For more information about the United Smart-Choice Card including where you can use it, what documentation you may need to submit for various types of reimbursement requests, how your plan works, when premium offsets are processed and more – visit the Smart-Choice Accounts Learn About section (through Your Benefits Resources® > Other Benefits > Spending Accounts).

What happens if both my spouse & I work for United?

If you and your spouse both work for United, special rules may apply.

- If you're both eligible for United contributions - you will separately receive contributions into your Active HRAs or RHA, as applicable.
- As long as you are covered by a United medical plan – even if your spouse or dependent covers you under their United benefits – your contributions will go into your Pilot Active HRA.
- Automatic reimbursements of medical premiums from your Pilot Active HRA are only available when you carry the medical coverage. If your spouse provides the coverage (i.e., you are listed as the spouse on your spouse's United coverage), and you want your medical premiums reimbursed from your Active HRA, you must submit them directly to Smart-Choice Accounts online. Please note, if your spouse covers you under the Core HDHP or United Savings PPO, you cannot be reimbursed for your medical premiums. Please see the page about how to manually submit your premiums for important information on filing your claim.
- Collectively, you may have several different spending account plans available to you for reimbursement of your health care expenses – a specific item can only be reimbursed from one eligible plan. For example, you both cannot submit the same doctor's visit under different plans for payment.

Retiree Health Reimbursement Account (RHA)

How does the RHA work?

When you leave United your participation in the Active HRA ends at the end of the month in which you terminate. After you leave United, your unused Active HRA funds will be transferred to your RHA. If you had funds in your RHA already (for example, a current balance today or because you didn't take United medical coverage for a time), the balance will be the combination of funds already in your RHA plus the available balance transferred from your Active HRA. You may submit any expenses which were incurred while you were actively working to your RHA after you leave. You will continue to use your existing United Smart-Choice debit card to access your RHA funds.

At the time you leave or retire from United, the funds in your RHA may be used to reimburse health care expenses (doctor's office copays, deductibles & coinsurance amounts – medical, dental, vision, hearing & prescriptions are all covered), as well as reimbursements for after-tax health care insurance premiums. Eligible reimbursements may include premium payments for:

- United retiree health insurance
- Individual health insurance
- Other employer retiree group plans
- COBRA premiums
- Medicare & Medigap
- Long-term care

A list of eligible expenses and the documentation you'll need to provide in order that we can pay your claim is available on the Learn About > Eligible Expense page of the Smart-Choice Accounts website.

With the RHA, you'll still have the option of a Smart-Choice debit card to use for your health care services. If you use your United Smart-Choice accounts debit card to pay insurance premiums, you will be required to submit documentation to substantiate the transaction. You'll also have the option to set a recurring claim. With a recurring claim, you establish your premium amount the first time you submit and then we'll automatically issue you a payment each month. New amounts will require you to supply new documentation. Information on how to set up a recurring claim, and the necessary documentation required, is available on the Smart-Choice website.

Where can I find a list of more eligible expenses?

You can visit the Eligible Expense page on the Smart-Choice Accounts portion of Your Benefits Resources®. You'll find helpful information about how your account operates, including what's eligible under the different plans, and what documentation is required to validate your claim as an eligible expense.

In general, reimbursements for eligible expenses are those items or services which treat, mitigate, prevent or cure specific injury, illness or disease. This includes expenses incurred outside the U.S. (as long as the expense is eligible in the U.S.). Cosmetic procedures and items used for general good health (such as dietary supplements) are not eligible. Under the CARES Act (Coronavirus Aid, Relief, and Economic Act), over-the-counter medicine² and health care supplies (for example, bandages or contact lens solution) are eligible without a prescription and may be reimbursed.

²Only over-the-counter medications are eligible; other items which are typically used for good health such as vitamins, dietary supplements, and the like still require a prescription from a medical provider indicating the condition being treated and how the particular product being purchased will treat the condition.

Should I designate beneficiaries on my HRA?

You are able to designate contingent beneficiaries for both your Pilot Active HRA and your Pilot RHA by calling the United Airlines Benefits Center (UABC).

Q: Who can I designate as a beneficiary?

A: Your spouse is automatically your primary beneficiary. If your spouse dies or if you do not have a surviving spouse, you may designate your surviving dependent children who were listed on your account as beneficiaries and provide if they should receive it equally or by a designated percentage to each. This has to be in accordance with Section 152 of the IRS code (that is, they must qualify as tax dependents under the IRS rules).

Q: Can I designate a Domestic Partner as a beneficiary?

A: No. Domestic partners do not qualify as a beneficiary. Beneficiaries must be in accordance with Section 152 of the IRS code (that is, they must qualify as tax dependents under the IRS rules). Domestic Partners are not federally recognized tax-eligible dependents. If the Domestic Partner is a tax-eligible dependent, it does not make them an eligible beneficiary for Pilot Active HRA or Pilot Retiree RHA.

Q: What happens if I don't name beneficiaries?

A: If you die, your surviving spouse is automatically your beneficiary (regardless of whether you file a beneficiary designation form). If your spouse dies, or if you do not have a surviving spouse, any remaining balance in your account will be divided into separate sub-accounts for each of your surviving dependent children who were designated by you. If you did not file a beneficiary designation, each of your surviving children who were dependents immediately prior to your death will become a beneficiary. There are no other default beneficiaries under the Plan. Once you and all of your surviving spouse and dependents have died or ceased to be eligible, the remaining portion of your account will be forfeited and re-allocated per capita among the accounts of the remaining participants in the plan.

Q: Can I leave it to my children instead of my spouse?

A: No. Your spouse is automatically your primary beneficiary and cannot be bypassed in favor of your dependent children. However, your spouse may choose to use the account exclusively for your eligible dependent children's expenses.

From which account will my claims be reimbursed?

How eligible expenses for your health care services are paid will depend on your medical plan election and spending accounts in which you are participating. The below charts presume you are participating in every spending account available to you and you're covered by a United medical plan.

If you are enrolled in the **Core HDHP or the United Savings PPO with HSA**, in keeping with federal guidelines, your (yours and those of your eligible dependents) medical and prescription eligible expenses must be reimbursed from your Health Savings Account.

Medical Services & Prescription Expenses:	Health Savings Account (HSA) administered by Smart-Choice Accounts
Dental & Vision Expenses:	<ol style="list-style-type: none"> Limited Purpose Health Care Flexible Spending Account (LPHCFSA)* Limited Purpose Pilot Active HRA (LPHRA)* <p><i>*For more information on Limited Purpose accounts, please refer to the glossary</i></p>
Active United Health Care (medical, dental, vision, prescription) Premiums:	The costs (premiums and claims) of your United HDHP medical plan cannot be reimbursed because you are also enrolled in an HSA. This is pursuant to IRS federal rules.

If you are enrolled in **any other United medical plan**:

Medical, Dental, Vision Services, & Prescription Expenses:	Health Care Flexible Spending Account Pilot Active HRA
Active United Medical, Dental and Vision Plan Premiums:	Pilot Active HRA

If you are **not** enrolled in a United medical plan and are an active employee:

Medical, Dental, Vision Services, & Prescription Expenses:	1. Health Care Flexible Spending Account*
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* You do not have access to the Pilot Active HRA if you are not enrolled in a United sponsored medical plan. Contributions will continue to be deposited into the Pilot RHA plan.

Once you leave United:

Medical, Dental, Vision Services, & Prescription Expenses as well as after-tax health care premiums:	1. RHA
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Are there important dates I need to remember?

Yes! Although your unused HRA funds roll over each year, your expenses must be submitted timely to be considered for reimbursement. This chart outlines the applicable deadlines for the various United spending account plans:

Plan	Deadline to incur expenses	Deadline to submit expenses	What happens if I miss the deadline?
Active HRA – <i>while working for United</i>	January 1 through December 31 each year	April 30 of the following year	All unused funds are available for future use; but we cannot pay for prior year services.
Active HRA – <i>after I leave United</i>	Last day of work with United	April 30 of the following year	All unused funds are available for future use; but we cannot pay for prior year services.
RHA	Eligible expenses are those received within the prior 18 months	18 months from the date the expense was incurred	Unused funds are available for future use; but we cannot pay for services which occurred more than 18 months in the past
Health Care Flexible Spending Account	January 1 through March 15	April 30 of the following year	Unused HCFSA funds are forfeited

Sign up for direct deposit!

When you enroll in the Smart-Choice Accounts direct deposit program, reimbursements for your approved claims are deposited directly into your checking or savings account, safely and securely. No paper and no waiting for a check to arrive in the mail.

You can enroll in direct deposit online via our secure portal. You'll need certain information about your account, including institution (bank) name, account type, account number, and routing number. The online instructions will tell you where to find this information. In addition, you can enter and/or update your information through the secure Smart-Choice Accounts automated phone system by calling 1-800-651-1007.

The fastest and easiest way to set up direct deposit for your account is by using the Alight Worklife mobile app. Login into the app using your United Benefits Service Center credentials (these may be different than your United Flying Together credentials). Once signed in, choose the Profile icon, then Direct Deposit. Enter the requested information to complete the sign-up process.

To set up direct deposit online, access the United Airlines Benefits Service Center via from the Your Benefits Resources® (***Flying Together > Employee Services > Health & Insurance (YBR) > Other Benefits > Spending & Savings Accounts***). This will open the Reimbursement Accounts Overview page. On the right-hand side, look for the "Sign up for Direct Deposit" tile, and follow the prompts.

Direct deposit is convenient, fast, and green. Sign up online today!

Glossary

Automatic Reimbursement	A process where you pay for your health care services (for example, doctor's visit, pharmacy purchases) directly and then Smart-Choice Accounts will automatically send you a reimbursement after the claim is processed by your insurance plan. Only certain United medical plans participate in the automatic reimbursement process.
HCFSA	Health Care Flexible Spending Account – a flexible spending account that allows you to set aside pre-tax dollars (the pre-tax maximum adjusts annually) from your pay. The HCFSA reimburses you for your out-of-pocket healthcare costs after insurance pays on your eligible claim.
HDHP	High Deductible Health Plan – a plan with a high deductible and offers tax savings through a Health Savings Account (HSA). In addition, you may elect a Limited Purpose Health Care Flexible Spending Account (LPHCFSA).
Active HRA	Active Health Reimbursement Account – an account established for Pilots to be used while working for United and while covered in a United medical plan. The funds deposited by United can be used for eligible health care expenses and to offset your medical plan premiums (unless you're enrolled in the Core HDHP or the United Savings PPO, in which case premium reimbursement is not available).
HSA	Health Savings Account – a tax savings account in which United contributes each year that can be spent on eligible medical, dental, vision and prescription expenses (the amount which United contributions varies based on the plan you select). You can also choose to make pre-tax payroll contributions or deposit money directly into the HSA. Some sample eligible expenses are: <ul style="list-style-type: none"> ▪ deductible payments ▪ copays ▪ coinsurance ▪ dental care ▪ contact lenses ▪ Lasik ▪ prescription drugs.
LPHCFSA (LUHCFSA)	Limited Purpose Health Care Flexible Spending Account – when you're covered by an HSA, due to IRS regulations, any funds you've set aside from your pay in a Health Care Flexible Account are "limited purpose" (or "limited use") and can only be used for dental, orthodontic, and vision expenses.
LPHRA (LUHRA)	Limited Purpose HRA also called a Limited Use HRA - if you enroll in the Core HDHP or United Savings PPO with HSA, your Active HRA Plan will be affected. Due to IRS regulations, you cannot have both an HSA and a full use Active HRA Plan. Your Active Coverage HRA Plan will become a "Limited Purpose Active HRA Plan" and can only be used for dental, orthodontic, and vision expenses.
Premium Offset	If you choose to elect to offset your medical, dental and vision premiums, Smart-Choice Accounts will automatically send you a payment for your eligible health care plan premiums deducted from your pay. Premiums are reimbursed the first of the month following payroll deductions. You may only be reimbursed up to the amount of your payroll deductions or the amount available in your account, whichever is less.
RHA	Retiree Health Account – an account established on your behalf which can be used after you leave United. The account can be used for eligible health care expenses as well as after-tax premiums. If you're actively working but not covered by a United medical plan, United's contributions will be directed to the RHA.
United Smart-Choice Accounts Card	A debit card which makes your health care account dollars available to you. You use the Smart-Choice debit card to pay for your eligible health care services when you receive them. Be sure and save your receipts, as we may need to request them from you to support the card transaction.