

Limited Purpose Health Reimbursement Account (HRA) Frequently Asked Questions

1) Why do I have a LPHRA?

- Effective January 1, 2020, Trinity introduced a new Health Savings Account (HSA) in conjunction with the High Deductible Health Plans. Per IRS regulations, HRA balances cannot roll-over into an HSA. Regulations do, however, allow balances to continue under a “Limited Purpose” HRA. If you had a 2019 Cigna Health Reimbursement Account (HRA) and you enrolled in the medical plan for 2020, your unused HRA funds converted to the Limited Purpose HRA on January 1, 2020. The LP HRA can only be used to reimburse dental and vision expenses.
- The LPHRA previously could only be used for dental and vision out-of-pocket expenses. The list of eligible expenses for reimbursement was expanded to include dental and vision insurance premiums deducted from your Trinity paycheck during 2022.
- Optum Financial is the LPHRA administrator and the debit card you received for your HSA may also be used for the LPHRA. When you use the card for dental and vision out-of-pocket expenses and you have both the HSA and LPHRA, the smart card should know to pull the funds from the LPHRA first until it is depleted.
- You can view your LPHRA balance at myoptumfinancial.com/trinityindustries.

2) What expenses are eligible for reimbursement from the LPHRA?

- LPHRA may only be used for dental and vision out-of-pocket expenses including premiums per IRA regulations.
- You may submit your dental and vision premiums for reimbursement for 2022 after your final paycheck in 2022.
- See the enclosed list of eligible dental and vision expenses.

3) Can I submit dental and vision out-of-pocket expenses if I'm no longer enrolled in Trinity's Dental and Vision Plans?

Yes, you can submit dental and vision claims for you and your eligible dependents regardless of your enrollment in the Dental and Vision Plans.

4) If I have an HRA balance, but do not elect medical coverage will I be eligible for the LPHRA?

No. You must be enrolled in medical coverage in order to have access to the LPHRA. If you drop medical coverage, your remaining LPHRA account balance will be forfeited and cannot be reinstated.

5) How long will I have access to my LPHRA?

You may access your LPHRA is through December 31, 2022. Any balance remaining in your account after the runout period of March 31, 2023 will be forfeited.

6) How do I submit eligible expenses for reimbursement?

- Use your Optum Financial debit card to pay for eligible dental and vision out-of-pocket expenses. **Expenses must be incurred by December 31, 2022.** You may also submit a manual claim for eligible expenses in 2022 not previously charged to your Optum Financial debit card.
- Submit a manual claim for eligible dental and vision premium expenses. See the enclosed instructions on how to print and submit your Trinity payslip to document the premiums deducted from your Trinity paycheck.
- The deadline for submitting dental and vision out-of-pocket expenses and premium deductions incurred in 2022 is **March 31, 2023**.

7) Should I save my receipts for expenses I submitted for reimbursement?

- Yes, you should save all receipts to verify your eligible expenses in case you need to provide further documentation at a later date.
- Receipts can be uploaded and saved to your account online at myoptumfinancial.com/trinityindustries or through the Optum Financial mobile app.
- If you need assistance or have questions, contact the Optum Financial Customer Service at 844-881-0126.