

HEALTH REIMBURSEMENT ARRANGEMENT

Second Start is excited to continue the Health Reimbursement Arrangement (HRA) as part of your benefits package. The HRA is an employer benefit plan, whereby the employer reimburses a portion of your plan's annual deductible.

Eligibility: Employees, their spouses and dependents that qualify under IRS guidelines for tax purposes and are covered under Second Start's Health Insurance Program with Harvard Pilgrim.

Your responsibility: You must pay the first \$1,000 of the individual deductible or \$2,000 of the family deductible on the medical plan you are enrolled in. Reimbursement: The HRA will then reimburse the next \$1,000 of the individual deductible expenses per person and up to \$2,000 per family. Reimbursement is sent to you, and it is your responsibility to pay your provider. You are responsible for the last \$1,000 of the individual deductible expenses per person and \$2,000 per family.

Not a savings account: HRA dollars do not roll over year to year. The HRA funds reset the same time the deductible does, each January 1st. HRA Reimbursements will only be made if the member incurs a deductible related medical expense during the plan year. There is no carry-over provision for this HRA plan.

PLEASE NOTE: You must be enrolled in the medical plan to receive the company contribution and must meet your deductible portion first. Those on a family plan must meet the Employee responsibility first for each deductible on the plan.

HRA Reimbursements will only be made if the member incurs a deductible related medical expense during the plan year. Employees may access their HRA available funds through the WealthCare portal.

CGI's Online Portal

Download the free app "CGI Business Solutions Mobile" from the Apple Store or Android Marketplace. Gain instant access by entering the same username and password you created by registering at: cgi.wealthcareportal.com

- View account balances and transactions
- Attach receipts by taking a picture with your smartphone
- Add or edit text message alerts

Please direct inquiries to either Human Resources or the CGIBenefits Administration team at 888-383-0088. Please be advised this is a brief overview. Please refer to your Summary Plan Description for complete benefit information.



Create your User Account on the CGIOne Portal

Step One: Go to CGI.WealthCarePortal.com

- Click 'Register' located on the top right side of the main screen.
- Choose unique Username (cannot be email address).
- Create Password and re-enter under confirm password.
- Enter First and Last name.
- Enter Email address.
- Employee ID is your **SSN** (do not include dashes).
- Registration ID for Employer ID is **CGI2NDSTART**
- Check off Accept Terms of Service and Click Next.

Step Two: Setup Secure Authentication

- Select Security Questions and Answers and click Next.
- Confirm email and click Next.
- Confirm Security Questions and click Submit.
- Click Done to complete setup.
- You have completed your user account setup.
- You can sign off or proceed to your account.