

# A Health Reimbursement Account (HRA) Option for CWA 1298 Retirees



Certain pre-65 retirees (and their spouses, if also pre-65) have the option to elect a Health Reimbursement Account (HRA) and waive the Frontier-sponsored retiree medical plan. **If you choose the HRA option, you and your dependents will be removed from the Frontier medical plan for 2026 and can use the HRA funds to pay for another medical program outside of Frontier.** Here are some commonly asked questions about the HRA.

Question	Consideration										
What is an HRA?	An HRA is a healthcare account from which you can be reimbursed for qualified medical expenses on a tax-free basis. You must confirm that you have coverage outside of the Frontier program.										
Who might consider electing the HRA?	Taking the HRA may be a good option if, for example, your spouse has medical coverage through another employer.										
Can I take the HRA funds in cash?	No. This is a reimbursement account for you to receive reimbursement of eligible medical expenses you've incurred.										
What are examples of eligible expenses?	Copays, deductibles, after-tax premiums, etc. Details on eligible expenses can be found here: <a href="https://irs.gov/forms-pubs/about-publication-502">irs.gov/forms-pubs/about-publication-502</a>										
How much will I get in the HRA?	<p>The amount credited to your HRA by Frontier will depend on your coverage category. The HRA amount may change if you or your spouse become eligible for Medicare or in the event of certain qualifying events.</p> <table border="1"> <thead> <tr> <th></th> <th>Frontier Subsidy</th> </tr> <tr> <th>Tier</th> <th>Annual Caps</th> </tr> </thead> <tbody> <tr> <td>You Only</td> <td>\$15,000</td> </tr> <tr> <td>You + 1 Dep</td> <td>\$30,000</td> </tr> <tr> <td>You + Family</td> <td>\$37,500</td> </tr> </tbody> </table>		Frontier Subsidy	Tier	Annual Caps	You Only	\$15,000	You + 1 Dep	\$30,000	You + Family	\$37,500
	Frontier Subsidy										
Tier	Annual Caps										
You Only	\$15,000										
You + 1 Dep	\$30,000										
You + Family	\$37,500										
How do I get reimbursed from the HRA?	Frontier will fund your HRA automatically on a quarterly basis through Optum Financial. You will need to submit a reimbursement request.										
Is a debit card available for expenses?	Yes. Certain expenses can be reimbursed with a debit card.										
Can anyone elect the HRA?	The HRA option is available if you are a pre-65 retiree that retired as of 5/1/22 or later. You must secure medical coverage under a non-Frontier sponsored medical plan. You will need to confirm outside coverage and elect the HRA through <a href="https://frontier.mybenefitchoice.com">frontier.mybenefitchoice.com</a> by the annual enrollment deadline of Nov. 14, 2025.										
How do I get non-Frontier sponsored medical coverage?	You can visit the Federal Exchanges at <a href="https://healthcare.gov">healthcare.gov</a> .										
If I elect the HRA, can I return to the Frontier retiree medical plan later in the year?	Yes. If, during 2026 Annual Enrollment, you opt out of the Frontier sponsored retiree medical plan and elect an HRA, you may return to the retiree medical plan if you experience a qualifying event. Coverage in the retiree medical plan will become effective pursuant to plan rules for the qualifying event. You may also return to the Frontier retiree medical plan at any time in 2026 without a qualifying event. In this circumstance, coverage in the retiree medical plan will become effective the first day of the month following a 30-day waiting period. Note: Any time enrollment into the HRA is not available. You may only elect the HRA during 2026 Annual Enrollment or if you experience a qualifying event.										
Are life insurance premiums eligible for reimbursement through HRA funds?	No.										

For pre-65 retirees, if you are interested in enrolling in the new HRA option, please contact Milliman at 866-333-2074, option 2, or go to [frontier.mybenefitchoice.com](https://frontier.mybenefitchoice.com) for more information. You must attest to having other coverage to enroll in the HRA.