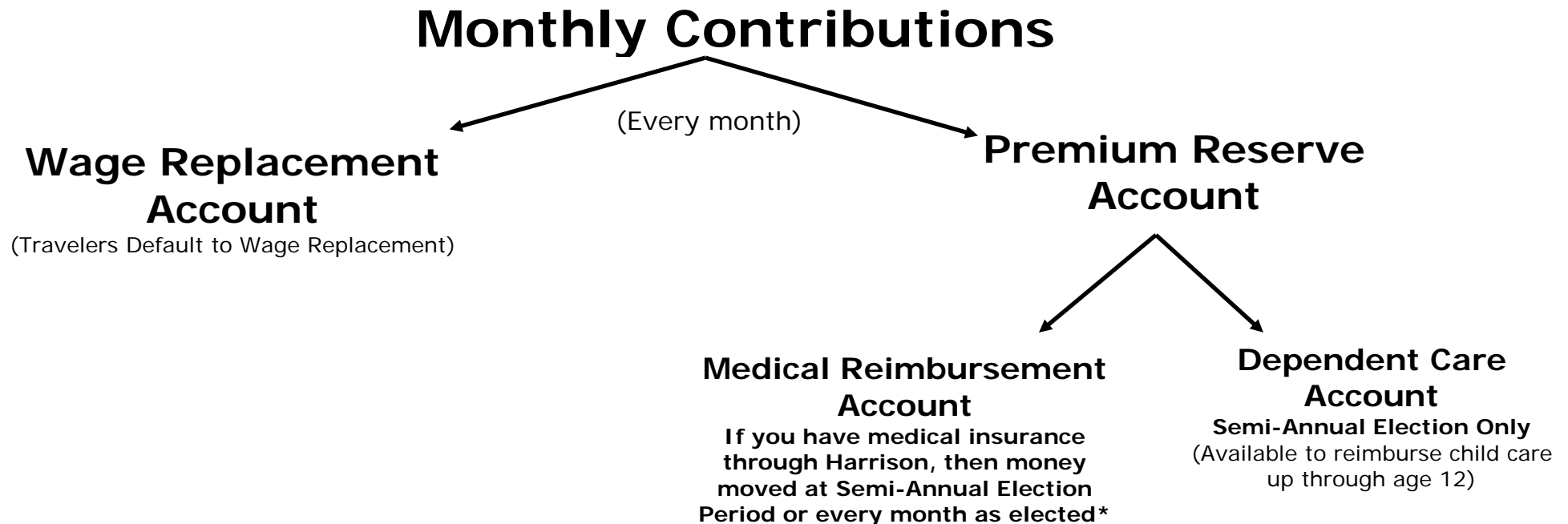


Money comes in each month you work and is deposited into your account. It is distributed between your Wage Replacement and Premium Reserve Accounts. The percentage deposited into each account is based on your last election form turned in. If you did not turn in a form and make an election, then all of your money has been deposited into the Premium Reserve Account. **Remember money needs to be in Premium Reserve to pay for Supplemental Life Insurance the end of each February.**

Twice a year, in January/February and July/August, you are given the opportunity to transfer funds already deposited into your Premium Reserve Account into your Dependent Care and Medical Reimbursement Accounts. **You must have Harrison medical coverage in effect for money to be transferred to Medical Reimbursement account.** Money can only flow in the direction of an arrow. If you do not see an arrow going in that direction, your money will NOT go in that direction.



***Note:** Money will only be transferred to the Medical Reimbursement Account per your election, if you have medical insurance through the Harrison Trust (either the Trust, Kaiser, Providence or one of the retiree plans). If you do not have medical insurance through Harrison, funds elected to go to the Medical Reimbursement account will remain in or go to the Premium Reserve Account and remain there until the next semi-annual election period. If you are a Medicare Retiree and no longer receive health insurance through the Harrison Trust, you may move your money from Premium Reserve account to the Medical Reimbursement account, if you are able to provide proof of Medicare parts A & B and either a Supplemental plan or MedAdvantage plan.