

2025 Health Reimbursement Account (HRA) Funding

The HRA arrangement will continue in 2025. Please refer to the below chart about the funding amount. Any unused funds in the HRA will carry forward into 2025 and will be added to the 2025 approved amount. Participants may contact Via Benefits at 855-801-9759 to inquire about their specific HRA amount, balance or to claim reimbursements.

Years of Insurance Credit	Board of Pension (BOP) %	BOP 2024 Contribution \$4,306 Benchmark	BOP 2025 Contribution \$4,435 Benchmark
1-14	0%	\$0	\$0
15-19	40%	\$1,722	\$1,774
20-24	50%	\$2,153	\$2,218
25-29	60%	\$2,584	\$2,661
30-34	70%	\$3,014	\$3,105
35-39	80%	\$3,445	\$3,548
40+	90%	\$3,875	\$3,992

Each participant's specific HRA Contribution is based upon their individual retirement criteria. Based on the rules in place at the time of their retirement, their percentage may be slightly different than those in this chart.

The approved 2025 HRA funding amount is based on a beginning funding rate of \$4,435. Participants should apply their percentage to this figure for calculation of their 2025 HRA amount. A single account will receive one 2025 HRA contribution. A joint account (retiree and spouse) will receive two 2025 HRA contributions.

Example:

- * Retiree received \$2,584 in 2024 (60%).
- * Spouse of retiree received \$2,584 in 2024 (60%).
- * Total joint account in 2024 was \$5,168.
- * In 2025, the retiree and spouse will receive a joint account in the amount of \$5,322 (\$2,661 + \$2,661).

Contact Via Benefits at 855-801-9759 or the NC Conference Benefits Team at 919-779-6115 for more information.