



MissionSquare Retirement Health Savings Plan

Pay for Future Health Care Costs

MissionSquare
RETIREMENT

MissionSquare RHS Plan

Your MissionSquare Retirement Health Savings (RHS) plan is designed to help you and your loved ones pay for future health care costs. Your RHS plan is a tax-advantaged saving and investing plan sponsored by your employer and administered by MissionSquare Retirement.

Covering Future Health Care Expenses

Your ability to cover medical expenses is one key to a comfortable and secure retirement. Your RHS account gives you a head start on covering future health care costs, including gaps that Medicare doesn't cover. Out-of-pocket health care expenses such as premiums, deductibles, co-payments, and non-covered expenses average a few thousand dollars per year in retirement and have risen at a rate higher than inflation.

Use our [Retiree Health Cost Estimator](#) to estimate your health care costs at and through retirement, factoring in your current health status and savings options. Calculate how much you'll need to cover these costs.

Consider These Benefits of Your RHS Account:



■ Tax advantages, including pre-tax contributions, tax-deferred earnings, and tax-free withdrawals for qualifying medical expenses^{1,2}



■ Covers you, your spouse, and eligible dependents



■ You control the investment decisions, choosing from available options in your plan



■ View alongside your other MissionSquare accounts on your quarterly statement and online



■ Continuing tax-free benefits for your spouse and eligible dependents upon your death

¹ Contact your employer or MissionSquare representative to learn more about contribution rules and which expenses qualify.

² Tax benefits are based on federal tax law. Benefits may be subject to state and local taxes. Check with your benefits office and/or a qualified tax professional to learn more.

Participation & Investment

Eligibility is defined by your employer who will provide you with enrollment material as needed. Participation is mandatory.

When you enroll, a [target-date fund](#) based on your age or other default investment option will be selected for you, but you can make changes at any time. You control how contributions and associated earnings are invested, choosing from [available investment options](#).

Contributions

All contributions to your account are set aside *exclusively* for qualifying medical expenses for you, your spouse, and your eligible dependents. Contributions can be made by you and/or your employer, with your employer defining contribution types, amount, and frequency. Examples include:

- Employer contribution of a fixed percentage or dollar amount or a discretionary employer contribution
- Mandatory contributions of employee compensation
- Mandatory employee contributions of accrued sick and/or vacation leave

Benefit Reimbursements

To request reimbursements, you must:

- Be eligible for benefits. Eligibility is defined by your employer and may generally apply at retirement, upon separation from service, or if you become disabled.
- Have medical expenses that qualify. (Refer to your program summary for a list of eligible expenses.)

Survivor Benefits

In the event of your death, your account will be transferred to your surviving spouse and/or eligible dependents who can continue to use benefits for reimbursement of qualified medical expenses.

Learn More

For general information, visit www.missionsq.org/rhs, or call:

- **MissionSquare Retirement Plan Services** (800) 669-7400, for account inquiries, other than claims
- **Meritain Health** (888) 587-9441, for claims-related inquiries once you're eligible to receive benefits
- **Your employer's benefits office**, for plan rules, such as benefit eligibility
- **Your MissionSquare Retirement representative**

To manage your account online, log into your account at www.missionsq.org.

Founded in 1972, **MissionSquare Retirement** has helped more than 3 million people in public service retire with confidence. MissionSquare is a mission-based, nonstock, nonprofit, financial services company that focuses on delivering results-oriented retirement plans, education, investments, and advice for over 1.7 million public participant accounts.* For more information, visit www.missionsq.org.

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*As of December 31, 2022