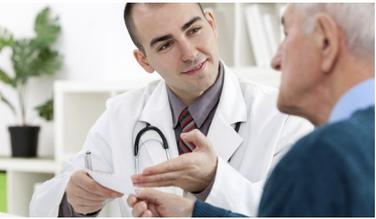




VantageCare Retirement Health Savings Plan

Pay for Future Health Care Costs



ICMARC
Building Retirement Security

Your VantageCare 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 ICMA-RC.

Your ability to cover medical expenses is 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. In fact, Medicare covers only roughly half of a typical retiree's medical expenses. 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.



Consider these benefits of your RHS account:

- 1. Tax advantages, including pre-tax contributions, tax-deferred earnings and tax-free withdrawals for qualifying medical expenses^{1,2}**
- 2. Covers you, your spouse, and eligible dependents**
- 3. You control the investment decisions, choosing from available options**
- 4. View alongside your other ICMA-RC accounts on your quarterly statement and online**
- 5. Continuing tax-free benefits for your spouse and eligible dependents upon your death**

¹ Contact your employer or ICMA-RC 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.

Help take care of a critical expense in retirement, with tax advantages. Your RHS plan assets are set aside exclusively for your qualifying medical expenses.

Learn more

For more information about how your RHS plan works and associated risks, please refer to your *VantageCare RHS Plan Employee Enrollment Kit*.

For general information, visit www.icmarc.org/rhs. You may also call:

- **ICMA-RC (800-669-7400)**, for account inquiries, other than claims
- **Meritain Health (888-587-9441)**, for claims-related inquiries once you are eligible to receive benefits
- **Your Employer's Benefits Office**, for plan rules, such as benefit eligibility

Your ICMA-RC representative can also help, including with your overall saving, investing, and retirement planning goals.

We Build Retirement Security

Founded in 1972, ICMA-RC is a non-profit independent financial services corporation focused on providing retirement plans and related services for more than a million public sector participant accounts and approximately 9,000 retirement plans. Our mission is to help build retirement security for public employees. We deliver on our mission by focusing on service, quality and value.



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