**HRA Annual Notice/Waiver of Annual Limit Requirement**

Instructions:

* The notice must be printed in 14-point, bold font on the front of plan materials.
* The notice applies to HRA applicants who have received a Waiver Extension as well as the HRAs exempt from applying pursuant to the August 18, 2011 Supplemental Guidance.
* The notice must be provided to new eligible participants and subscribers and at the beginning of the plan year. If the plan year has already begun and notice has not been issued, it must be provided within 60 days of the date of this publication.
* The following language shall be used to satisfy the notice requirement:

**MODEL ANNUAL NOTICE**

The Affordable Care Act prohibits health plans from applying dollar limits below a specific amount on coverage for certain benefits. This year, if a plan applies a dollar limit on the coverage it provides for certain benefits in a year, that limit must be at least [$750,000/$1.25 million/$2 million as applicable].

Your health coverage offered by [name of group health plan/applicant], does not meet the minimum standards required by the Affordable Care Act described above. Your employer makes an annual contribution of:

[Dollar amount] to your Health Reimbursement Arrangement (HRA). This means your health coverage may not pay for all the health care expenses you may incur.

The U.S. Department of Health and Human Services has granted your HRA a waiver from the requirement that it provide [$750,000/$1.25 million/$2 million] in benefits until [the end date of the last plan or policy year beginning before Jan. 1, 2014] because it would cause a significant decrease in your access to this benefit.

If you are concerned about your plan’s lower dollar limits on key benefits, you and your family may have other options for health care coverage. For more information, go to: [www.HealthCare.gov](http://www.HealthCare.gov).

If you have any questions or concerns about this notice, contact [provide contact information for plan administrator]. [For plans offered in States with a Consumer Assistance Program] Additionally, you can contact [contact information for Consumer Assistance Program].