



Overview of Retirement Income Products and Services



Active Employee Health Insurance Solutions

- Flexible Spending Account (FSA)
- Funded Integrated Health Reimbursement Arrangement (HRA)



Retiree Solutions

- Defined Contribution Plan using a Retiree-Only HRA or Employer Sponsored 403(b)/401(a)
- Payments in lieu of Retiree Health Insurance using a Retiree-Only HRA
- Retiree payouts for sick leave, buyouts, and incentives – HRA
- Retiree payouts for sick leave, buyouts, and incentives – Special Pay Plan 403(b)/401(a)



Funding Solutions

- Post-Employment Benefit Trust
- Self-Funded Medical Reserve Trust