BENEFITS

Gap Deductible Fund (HRA) Notice

Big M refers to the Health Reimbursement Arrangement (HRA) as the **Gap Deductible Fund.** WEX administers this fund.

Important update

The Gap Deductible Fund / HRA is being cancelled for the upcoming plan year.

For eligible expenses incurred in 2026, you have

180 days to submit claims for HRA reimbursement - last date will be June 29, 2027.

What employees should do

1	Review eligible medical expenses incurred in 2026.
2	Gather required supporting documentation, such as EOBs and receipts, if needed.
3	Submit claims for eligible 2026 expenses to WEX within 180 days.
4	Reach out to **HealthJoy** if you have questions.

The following page is included as a reminder on how to submit the Big M Gap Deductible Fund amounts.

This notice is for employee communication purposes only. Plan documents and administrator rules govern.

Big M Gap Deductible Fund (HRA)

If you choose to enroll in the Gold or Silver Medical plans, you will be also be participating in the Big M Gap Deductible Fund. This is also known as Health Reimbursement Arrangement (HRA).

Reimbursement Process

In order to be reimbursed by the Big M Gap Deductible Fund, you must follow these steps.

1. After each doctor's visit or procedure, you will receive a document from Blue Cross Blue Shield known as an Explanation of Benefits (EOB)
2. You must submit every single EOB to Wex, a third party who helps with the administration of the Gap Deductible Fund. If you do not submit your EOB, Wex will not be able to track your eligibility for reimbursement.
3. Once you have satisfied your portion of the deductible, Wex will begin to reimburse you from the Fund.
4. As a reminder, you will continue to be responsible for office visit and prescription copays and coinsurance. These expenses are not reimbursable by the Gap Deductible Fund.

You can submit your EOB to Wex in one of the following ways:

1. Log into your online Wex account (www.wexinc.com) & upload EOB to "Tasks" from Home
2. Download the **Benefits by Wex** mobile app, take a picture of EOB and submit through app
3. Mail to Wex: PO Box 2926 Fargo, ND 58108