



**VANTAGECARE RETIREMENT  
HEALTH SAVINGS PLAN**  
**PAY FOR FUTURE HEALTH CARE COSTS**

**RHS-EE**

  
**ICMARC**  
BUILDING PUBLIC SECTOR  
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. 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<sup>1,2</sup>

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- 2** Covers you, your spouse, and eligible dependents

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- 3** You control the investment decisions, choosing from available options

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- 4** View alongside your other ICMA-RC accounts on your quarterly statement and online

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

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<sup>1</sup> Contact your employer or ICMA-RC representative to learn more about contribution rules and which expenses qualify.

<sup>2</sup> 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 Program Questions and Answers for Employees*.

For general information, visit [www.icmarc.org/rhs](http://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

You may also contact your ICMA-RC representative.

To manage your account online, log in to your account at [www.icmarc.org/login](http://www.icmarc.org/login).

## Serving the Public Sector Since 1972

Founded in 1972, ICMA-RC is a non-profit independent financial services corporation based in Washington, D.C., focused on providing retirement plans and related services for more than one million public sector participant accounts and more than 9,000 retirement plans. Our mission is to help build retirement security for local and state government employees. We deliver on our mission by focusing on service, quality, and value. All of our retirement programs, administrative services and educational tools have been developed specifically for public sector retirement plan administrators and participants. For more information, visit [www.icmarc.org](http://www.icmarc.org).



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48626-0216-8232-C1315  
REV 08/20