

# Getting Ready to Retire

## HEALTH CARE SAVINGS PROGRAM



**Tax-free money  
and invested  
savings!**

The MERS Health Care Savings Program is designed to help you with the costs of health care after leaving your employer. It provides a tax-free medical savings account for covering the costs of post-employment medical expenses. You can find more information at [mersofmich.com](https://www.mersofmich.com) or by accessing the myMERS App. You can also use our online meeting scheduler to set up some 1-to-1 time with a MERS expert or call our Service Center at 800.767.6377.

### What do I need to do?

Don't worry. If you have the MERS Health Care Savings Program through your employer, they report your eligibility when you leave employment and we will send you information in the mail to begin accessing and using your benefit.

### When Funds Become Available

You can begin using the money in your MERS Health Care Savings Program account:

- After separation from employment
- If collecting disability from a public pension plan
- If on extended medical leave (six months or longer)

### Flexible and Convenient

Using your secure myMERS account, you can upload copies of your receipts. Or, download the *Alerus Benefits* mobile app and use your mobile device's camera to take a photo and upload receipts.

Using your Health Care Savings Program is easy, offering several ways to access your funds to cover expenses.



*Scan or click for a Guide  
to using your account*



There can be many other considerations, depending on your individual circumstances. While health care savings are an important part of your retirement planning, you may have other income avenues as well. Whatever the scenario, MERS is here to help you live your best life in retirement!



*Scan or click  
for details  
online*