



Highlights of Your HRA Benefit

Paying for health care is now easier and less expensive with a Health Reimbursement Arrangement (HRA) from BenefitWallet®.

What is a Health Reimbursement Arrangement?

A Health Reimbursement Arrangement (HRA) is a tax-advantaged account funded by your employer to help cover your health care costs. An HRA can help you pay for health care expenses that you or your family members incur that are not covered by your health plan. Depending on your plan design, this means you may pay a deductible, some copays or coinsurance and your health plan covers the rest.

Your HRA in Two Steps

1. Your employer contributes to your HRA.
2. HRA funds may be used for any qualified expenses.

Account Advantages

Multiple uses: Use your HRA for prescriptions, doctor office copays, health insurance deductibles and coinsurance. For a list of eligible expenses, see your plan documents.

Easy to access: Funds in the account are easily accessed with the health care payment card or online bill pay, depending on your employer's plan.

Rapid reimbursements: Paying for health care expenses is easy when you use your health care payment card. If you do not use your card, you can quickly and easily create your claim online or through the mobile app. Once you submit your receipts, we will reimburse you via check or direct deposit.

Out-of-pocket costs are covered: You are responsible for any portion of your health care that is not covered by your medical plans, including the deductible, copays and coinsurance. An HRA may be used to cover some of these costs based on your plan design. Consult your plan documents for more information.

Tax advantages: Contributions made by your employer are not taxable to you, and distributions are not taxable as long as they are spent on eligible health care expenses.

Using Your Account

We make it easy to access and use your account funds. There are two ways to pay for health care:

1. **Use your health care payment card.** This is the simplest way to pay for expenses. Pay using your health care payment card and keep your EOB or itemized receipt as documentation, as you may be required to substantiate the expense. Then, log on to the member portal to see if documentation is needed. If so, upload an electronic copy of your documentation or print the claim submission form and submit your documentation via fax or mail.
2. **Pay out of pocket and request reimbursement.** Pay using your own personal credit card, cash or check and keep your EOB or itemized receipt as documentation. Then, log on to the member portal to request reimbursement. Upload an electronic copy of your documents or print the claim submission form and submit documentation. You can receive reimbursements via check or direct deposit.

Tip: Set up direct deposit online to receive quicker reimbursements.

Member Portal Features

- Get account balance
- Enter a new claim
- View contributions to your account
- View claim status
- Set up direct deposit
- Access communication center messages
- View payment card charges
- Find answers to frequently asked questions
- Schedule payments or reimbursements

How to Pay

At the Doctor or Hospital

When you pay for health care at a doctor or hospital, be sure to always present your health insurance ID card first to ensure proper processing of your charges.

- **Copays:** If you are asked to pay a copay, you may pay with your health care payment card, or you may pay out of pocket and request reimbursement from your account. Save your EOB or itemized receipt to submit as documentation.
- **Additional charges:** If you're asked to pay additional charges, if possible, do not pay your provider until the claim is processed by your health plan and you receive your Explanation of Benefits (EOB) in the mail. This helps avoid overpayment. Compare your EOB with the provider bill to verify the amount being charged by your provider is the same as the patient balance on the EOB. Then, pay with your health care payment card, or pay out of pocket and request reimbursement from your account. Your EOB provides all the information necessary to substantiate your claim and can be uploaded or sent in as documentation of your expense.

At the Pharmacy

- **Prescriptions:** When purchasing prescriptions, be sure to always present your health insurance ID card first to ensure proper processing of your charges. You may pay with your health care payment card, or you may pay out of pocket and request reimbursement from your account. Save your EOB or itemized receipts to submit as documentation.

HRA Rules and Regulations

- The IRS requires that all HRA purchases be verified as eligible expenses. Sometimes, purchases are automatically verified when you use your health care payment card. Other times, we will request itemized receipts.
- Always save your EOBs or itemized receipts. At times, we may request documentation to verify your purchase was eligible. It's a quick and easy process to submit receipts, but keeping your EOBs or itemized receipts makes it easier when the time comes.

Learn More About HRAs

Visit www.mybenefitwallet.com for complete information on BenefitWallet and tools or call the BenefitWallet Service Center at 1.855.236.2500. For specific information on your HRA, contact your human resources department.