



My Health Reimbursement Arrangement

Overview

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. You can use an HRA to cover the portion you are required to pay.

Your plan will have specific rules regarding eligible expenses and how remaining funds are handled at the end of the plan year. Please refer to your plan documents for details.

Get Started

1. Enroll in a plan paired with an HRA offered by your employer.
2. Review your plan documents to familiarize yourself with expenses eligible to be covered by your HRA.
3. Receive a health care payment card.
4. Start using your HRA funds.

Account Advantages

Multiple uses. Use your HRA for any eligible expense covered by your plan.

Easy to access. Funds in the account are easily accessed with the health care payment card. You can also submit claims for payment or reimbursement online, via fax or mail.

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.

Paying for Eligible Expenses

Pay for your health care expenses using your HRA funds via:

- Health care payment card
- Online bill pay to pay your provider directly
- Reimburse yourself for out-of-pocket expenses by submitting a claim and receive funds via check or direct deposit

For a list of eligible expenses, please see your employer's plan documents.

Helpful Resources

Available resources on www.mybenefitwallet.com include:

- Modeling tools
- Frequently asked questions
- Educational materials
- Educational video library

Call the **BenefitWallet Service Center**: 1 855.236.2500

Website: www.mybenefitwallet.com

Transaction reports are available online.