

# Health Reimbursement Arrangement

A Health Reimbursement Arrangement (HRA) is funded by your employer to help cover your eligible health care expenses on a pre-tax basis. An HRA can help you pay for health care expenses that you or 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.

## How Your HRA Works

- Enroll in a plan paired with an HRA offered by your employer.
- Review your plan documents to familiarize yourself with expenses eligible to be covered by your HRA.
- Receive an HRA debit card.
- Start using your HRA funds.

## Benefits of Your HRA

**Tax-free spending:** Save up to 30% on a wide variety of eligible health care expenses by paying for them on a pre-tax basis.

**Multiple uses:** Your HRA may be used to pay for eligible health care expenses for your spouse or federal tax dependents.

**Easy to use:** Use your HRA debit card to pay for eligible expenses. You can also quickly and easily create your claim online or through the mobile app to upload your receipt documentation for reimbursement.

## HRA Eligible Expenses

Your HRA 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.

In general, eligible expenses for tax-free purchase with your HRA include doctor's office copays, deductibles, prescription drugs, dental care, orthodontia and vision care. Many over-the-counter (OTC) treatments are also eligible, however some require a prescription or letter of medical necessity from your doctor prior to purchase.

## Spending From Your HRA

BenefitWallet makes it easy to pay for eligible expenses with your HRA:

- HRA debit card
- Mobile app
- Pay a provider directly with online bill pay
- Reimburse yourself by submitting a claim

## We're Here to Help

For more information about your HRA, access these helpful resources:

**Member portal:** Assistance anytime at [mybenefitwallet.com](https://mybenefitwallet.com)

**Mobile app:** Help on-the-go for iOS and Android devices

**Service center:** Support seven days a week at **855.236.8600**