

Health Care Reimbursement Account

A Health Care Reimbursement Account (HCRA) from BenefitWallet® and the Judiciary allows you to use pre-tax dollars to pay for eligible out-of-pocket health care expenses. Your HCRA has a “use it or lose it” rule. That means, in general, your HCRA funds would expire at the end of the plan year. However, the Judiciary offers a grace period which allows you to incur expenses until March 15 of the following year and to submit claims for the prior year until April 30 of the following year. Please note: If you are enrolled in a FEHB high deductible plan, you are not eligible for a HCRA. See the Limited Purpose Health Care Reimbursement Account information.

How Your HCRA Works

- Review the Flexible Spending Eligible Expense Guide and IRS Publication 502 to familiarize yourself with HCRA eligible expenses.
- Estimate what you will spend on eligible out-of-pocket health care expenses for the year.
- Enroll in an HCRA by electing a contribution through the JBC.
- Receive a BenefitWallet debit card after enrolling in your HCRA.
- Incur expenses, saving your documentation and receipts for reimbursement.
- Start using your HCRA funds.

Benefits of Your HCRA

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 HCRA may be used to pay for eligible health care expenses for your spouse or federal tax dependents.

Easy to use: Use your BenefitWallet debit card to pay for eligible expenses. You can also quickly and easily create your claim online and upload your receipt documentation for reimbursement.

HCRA Eligible Expenses

There are hundreds of eligible expenses for tax-free purchase with your HCRA, including doctor’s office copays, health insurance 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.

For a list of eligible expenses, please see IRS Publication 502 at [IRS.gov](https://www.irs.gov) or the Flexible Spending Eligible Expense Guide found by logging in to the JBC website via JENIE or directly at <https://judiciary.lifetimeatworkportal.com>. From the home page, select **Library** then **Flexible Spending Eligible Expense Guide**.

Spending From Your HCRA

BenefitWallet makes it easy to pay for eligible expenses:

- Pay at the time of purchase with your BenefitWallet debit card
- Reimburse yourself by submitting a claim

About BenefitWallet

The Judiciary’s spending accounts and commuter benefits programs are managed by BenefitWallet. BenefitWallet is one of the nation’s top health account administrators and the Judiciary’s one-stop resource for flexible and commuter benefits.

We’re Here to Help

For more information, please call the Judiciary Benefits Center (JBC) at **877.207.3220**. Representatives are available 9 a.m. to 9 p.m. ET, Monday through Friday, except federal holidays.