

Health Reimbursement Account



A Health Reimbursement Account (HRA) is funded by Sandia to help cover qualified medical expenses that you or family members incur that are not covered by your health plan. An HRA can help you pay your deductible, copays and/or coinsurance.

How it works

1. Enroll in the Sandia Total Health PPO plan which is paired with an HRA.
2. Sandia puts money into your HRA every year based on the wellness incentives you earn.
3. Use the money in your HRA throughout the year for qualified medical expenses.
4. **Important: There is no provider auto-pay feature for medical claims. You must save all receipts and submit to BenefitWallet® for reimbursement.**

Account advantages

No tax implications: The funds Sandia contributes don't count as income.

Employee benefit: Use your Sandia-contributed funds to pay for medical needs.

Convenient: Make payments with your HRA debit card, mobile app and online bill pay, or submit claims online for reimbursement.

Note: Any left over dollars will roll over from year-to-year (as long as you continue to be a member of the Total Health PPO plan) up to the capped amounts: Employee: \$1,500; Employee + spouse OR child(ren): \$3,000; Family: \$4,500.

HRA eligible expenses

HRA funds must be used for health care expenditures only. The IRS has a list of approved health care expenditures, see [Section 213\(d\) of the IRS code](#).



Eligible expenses may include medications, vision care, dental care, deductibles, coinsurance, and copayments.

Sandia may have additional limitations; please consult with your Human Resources team for details.

We're here to help



Visit mybenefitwallet.com or call the BenefitWallet Service Center at 877.635.5472.

Health Reimbursement Account:

Frequently asked questions

What is an HRA?

An HRA is a type of health care account funded entirely by Sandia. You cannot make additional contributions to an HRA.

Per [IRS Publication 969](#), all medical expenses reimbursed using HRA funds must be verified, or substantiated, by providing proof of the expense. Sandia plan documents specify which expenses qualify.

How does my HRA work?

1. **Funding:** Sandia contributes to your HRA every year based on the wellness incentives you earn. Any left over dollars will roll over from year-to-year (as long as you continue to be a member of the Total Health PPO plan) up to the capped amounts: Employee: \$1,500; Employee + spouse OR child(ren): \$3,000; Family: \$4,500.
2. **Paying for qualified expenses:** Pay for eligible expenses with your HRA debit card, or pay out of pocket and request reimbursement online. Remember to always keep your Explanation of Benefits and itemized receipts.
3. **Requesting reimbursement/substantiating purchases:** Each purchase you make must be verified, or substantiated, typically with an itemized receipt and Explanation of Benefits. You can use mybenefitwallet.com or the mobile app to submit claims and request reimbursement.

4. Reimbursement claims processing:

BenefitWallet will promptly process your request and reimburse you either by check or direct deposit. If a check request is less than \$25, it will be held until other claims are submitted or the end of the month. Set up direct deposit online to receive quicker reimbursements.

5. **Account management:** Log on to your account regularly at mybenefitwallet.com to check your balance and access the Resource Center for education and tools.

What happens if I leave the company or retire during the plan year?

Generally, you are not eligible to continue to use funds for services after your HRA terminates unless you elect to continue coverage under COBRA. If you don't choose COBRA, you are not eligible to be reimbursed for qualified expenses incurred after the termination of your employment.

At termination of employment, your HRA debit card will be deactivated. You may still access funds for services incurred before leaving the company and while you were covered under the plan, but your reimbursement requests must be submitted online or through the mobile app. Review Sandia's plan documents for more information.

Who do I contact with questions?

Visit mybenefitwallet.com or call the BenefitWallet Service Center at **877.635.5472**.