

# Health Reimbursement Arrangement

A Health Reimbursement Arrangement (HRA) is funded by your employer to help cover your qualified medical expenses. An HRA can help you pay for qualified medical expenses that you or family members incur that are not covered by your health plan.

Depending on your plan design, an HRA can help you pay your deductible, copays and/or coinsurance.

## How Your HRA Works

Your employer puts money into your HRA and you choose how your health care dollars are spent. Because the money contributed by your employer doesn't count as income, there are no tax implications. You can use the money in your HRA throughout the year for qualified medical expenses.

Using your HRA is easy:

- 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 (if offered with your plan).
- Start using your HRA funds.

Depending on your plan design, any leftover dollars may roll over from year-to-year (as long as you continue to be a member of the plan) or they may be forfeited.

## 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, over-the-counter (OTC) medical purchases, feminine hygiene products, dental care, orthodontia and vision care.

## Benefits of Your HRA

**Tax-free spending:** Save up to 35%\* on a wide variety of qualified medical expenses by paying for them with tax-free dollars.

**Multiple uses:** Your HRA may be used to pay for qualified medical expenses for you, your spouse and any other qualified dependents.

**Easy to use:** Use your HRA debit card (if offered with your plan) to pay for qualified medical expenses. You can also quickly and easily create your claim online or through the mobile app to upload your receipt documentation for reimbursement.

## Spending From Your HRA

BenefitWallet® makes it easy to pay for qualified medical expenses with your HRA:

- HRA debit card (if offered with your plan)
- 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:** Download the BenefitWallet mobile app for help on-the-go for iOS and Android devices

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

\* An HRA is funded by employers and is not subject to federal and payroll taxes. 35% savings example is based on an individual who would pay 28% federal and 7% payroll taxes on the portion of their income that instead went into their HRA. Please consult a tax advisor for more information on your potential HRA tax savings.