



Health Reimbursement Arrangement (HRA) Frequently Asked Questions

What is an HRA?

An HRA - also known as a fixed contribution plan, defined benefit plan, personal care account, or health care account plan - is a trust account set up by your employer in your name.

Typically, your employer provides a high deductible medical plan and establishes an HRA in your name to help pay for your eligible out-of-pocket medical expenses. The HRA is funded by your employer. You may not contribute to the funding of your HRA. If you use all of your funds and incur additional medical expenses that are your responsibility, you will be required to pay for these additional expenses out of your own pocket.

These plans provide an incentive to become actively involved in your health care spending. If you are conservative in your use of health care, funds leftover at the end of the year are rolled over to the next year. Unused HRA funds may be saved for future medical expenses. Please consult your human resources department to determine if there are any limitations on the amount of funds you may rollover to the next plan year.

What is an eligible health care expense?

Eligible expenses under an HRA plan are defined by the employer. Please contact your human resources department for information about your HRA's plan design and eligible expenses.

Generally, the following expenses are eligible to be reimbursed under an HRA plan:

- Deductibles,
- Coinsurance and co-pays, and
- Other expenses that are described in Internal Revenue Service (IRS) Publication 502 as eligible or qualified expenses.
- Some insurance premiums may be eligible under an HRA

Eligible expenses must be incurred for the care of the employee and/or eligible members of the employee's family. All expenses must have a date of service that is within the benefit plan year.

Are my HRA funds available to me anytime?

Many HRA plans provide an annual benefit that will be available to you at the beginning of the plan year. Others HRA benefits accrue from month to month.

For example, your plan may provide \$1,200 for the entire plan year but you may accrue \$100 each month. You may only be reimbursed up to the maximum amount you have accrued at the time of the claim and reimbursed for the balance of your claim once you have accrued additional funds.

What is the maximum reimbursement amount from an HRA?

Your HRA benefit amount is determined by your employer. Please contact your human resources department for specific information about your plan design. Most plans will reimburse eligible expenses up to the full available balance in your HRA. If your plan is based on an accrual, you will only be reimbursed the amount that you have earned in the plan.

How often can reimbursements be requested?

Reimbursements can be requested as often as a qualified expense is incurred. The expense must be incurred during the plan year or within the run out period.



Is there a deadline for submitting requests?

Many plans typically allow up to 90 days after the end of the plan year to request reimbursements for expenses that occurred during the plan year. This is known as the run out period. Please consult with your human resources department if they are unsure of these dates.

What happens to my unused HRA funds at the end of the plan year?

Your unused HRA dollars may roll over from year to year. However, this may not be the case with your HRA. Under IRS rules the employer can determine if the unused HRA benefit can roll over or not. Be sure to contact your human resources department for details about your plan.

How quickly may I be reimbursed for qualified medical expenses?

Reimbursements may be made within five to seven days after HealthEquity® receives a completed reimbursement request form and the necessary documentation.

How may I receive my reimbursement?

You may receive your reimbursement via check or direct deposit.

Where can employees get reimbursement forms?

Reimbursement forms are available at MyHealthEquity.com.

Can I view my HRA account online?

Yes, you may review your account balance, claim transactions, and manage your personal information online at MyHealthEquity.com.

How do I contact HealthEquity?

Please call HealthEquity customer care anytime at 866-346-5800. Our call center is available 24/7.