

Health Reimbursement Arrangement



A Health Reimbursement Arrangement (HRA) is funded by your employer to help cover your 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 it works

1. Enroll in a plan paired with an HRA.
2. Your employer puts money into your HRA.
3. Use the money in your HRA throughout the year for qualified medical expenses.
4. **Important: You must save all receipts and submit to BenefitWallet® for reimbursement.**

Account advantages

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

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

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

Note: Depending on your plan design, leftover dollars are either forfeited or roll over from year-to-year (as long as you continue in the plan).

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.

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



We're here to help

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Health Reimbursement Arrangement:

Frequently asked questions

What is an HRA?

An HRA is a type of health care account funded entirely by your employer. 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. Your employer will specify in your plan documents which expenses qualify, and whether or not funds remaining at the end of the plan year are forfeited or can be rolled over from year to year.

How does my HRA work?

1. **Funding:** Your employer contributes to your HRA up front or on a pre-determined schedule throughout the year. Refer to your plan documents for your employer's contribution schedule, if applicable.
2. **Paying for qualified expenses:** Pay for eligible expenses with your HRA debit card (if your employer offers this feature), 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. Your employer may allow you to continue to incur expenses and spend down your account after you leave the company or retire, or they will offer you COBRA to continue your coverage.

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 your employer's plan documents for more information.

Who do I contact with questions?

Visit mybenefitwallet.com.