

# HRA THE EASY WAY

Take advantage of your employer-funded Health Reimbursement Arrangement (HRA)



## FREE MONEY? YES, PLEASE

HRAs require no payroll deductions and you don't need to contribute any money. Your organization will fund the entire account. Plus, all reimbursements for qualified medical expenses are tax-free too.



## BRIDGE THE GAP ON ELIGIBLE HEALTHCARE EXPENSES

Your organization sets your annual healthcare reimbursement limit and determines which expenses are eligible. Although it varies by plan design, common eligible expenses include deductibles, coinsurance and copays.

Ask your benefits team for a full list of your eligible expenses.



## SAY GOODBYE TO HASSLE

Log in and manage everything via our intuitive mobile app.<sup>1</sup> Check your balance, review claims status, and manage payments. Want to initiate a claim? Easy. Just snap a photo of the receipt and you're on your way.

Enroll today. Talk to your benefits team.

866.735.8195 | [HealthEquity.com/Learn](https://www.healthequity.com/learn)

### How it works:

#### 01 Visit medical provider

Visit your medical provider and present your insurance ID card.

#### 02 Provider sends claim to your health plan

Your provider will send claims to your health plan for processing. These claims are then sent to HealthEquity and appear in your account.

#### 03 Pay your provider

HealthEquity will automatically pay providers<sup>2</sup> for eligible medical expenses until HRA funds are gone. For prescriptions, you can use your HealthEquity® VISA® Reimbursement Account Card.<sup>3</sup>

#### 04 Qualify your expense

In some instances, you may be asked to provide an itemized receipt or explanation of benefits to verify that an expense is eligible for reimbursement.<sup>4</sup>

<sup>1</sup> Accounts must be activated via the HealthEquity website in order to use the mobile app.

<sup>2</sup> If provider address information is not included with the integrated claim, a reimbursement check will be issued to the member; member is then responsible to pay provider.

<sup>3</sup> This card is issued by The Bancorp Bank, pursuant to a license from U.S.A. Inc. Your card can be used everywhere Visa debit cards are accepted for qualified expenses. This card cannot be used at ATMs and you cannot get cash back, and cannot be used at gas stations, restaurants, or other establishments not health related. See Cardholder Agreement for complete usage restrictions.

<sup>4</sup> Reimbursements to the member by check will incur a \$2 fee. EFT reimbursements are free of charge.