

Shared HRA, self-directed

Health Reimbursement Arrangement (HRA)



Increased savings

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 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.¹ 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.



Discover more

[HealthEquity.com/
Learn/HRA](https://HealthEquity.com/Learn/HRA)

How it works:

- 1. Visit medical provider**
Visit your medical provider and present your insurance ID card.
- 2. Provider sends claim to your health plan**
Your provider will send claims to your health plan for processing.
- 3. Pay your provider**
You and your HRA share eligible expenses at percentages established by your employer. If HealthEquity is receiving claims from your health plan provider, you can request payment to your provider or reimbursement² to yourself by using the HealthEquity online member portal or mobile app. HealthEquity will automatically pay/reimburse a portion of the eligible expenses until the HRA funds are gone. If HealthEquity is not receiving claims from your health plan, you will need to submit an explanation of benefits (EOB) to verify that an expense is eligible.