

## Health Reimbursement Arrangement (HRA) Employee Guide

A Health Reimbursement Arrangement (HRA) is an account provided by and funded by your employer. By setting up this account it allows your employer to enroll in a higher deductible health insurance plan thus lowering your health insurance monthly premium. Under this plan you will be able to receive reimbursement for a portion of your deductible. It covers eligible medical expenses and works in conjunction with your health insurance plan.

An HRA offers peace of mind. You're covered for major health expenses by your health care plan, and you're covered for minor medical expenses by the funds available to you in your HRA from your employer.

### FULLY FUNDED

Your account is completely funded by your employer at the beginning of your plan period.

### LOWERS PREMIUMS

By going with a higher deductible Health Insurance plan you are lowering your monthly premium.

### SAVES YOU 40%

When you incur an eligible medical expense, you're reimbursed tax-free.

### YOU'RE IN CONTROL

You decide how to spend your health care dollars.

- Your HRA is limited to reimbursement of deductible amounts only.
- Once you met your low deductible your HRA will cover the rest.
- You are not allowed to cash out your HRA.
- Quick and easy reimbursement.
- Professional customer support.



**TECHNICAL SUPPORT**

Available Monday - Friday

8:30am - 4:00pm EST

For more information on any of our products or services please visit us on the Web at:

[www.benecomco.com](http://www.benecomco.com)



Below is a guide that explains how to use your HRA to reimburse yourself for certain eligible medical claim expenses. Refer to your HRA Summary Plan description for information about what is eligible under your plan's HRA.

## Reimbursement Requirements

### **Mail/Fax/E-mail**

- Complete the "Reimbursement Request Form" provided in your enrollment packet. If you need an additional claim form please contact our office.
- Attach receipts and/or proof of service.
- Send via standard US mail, Fax, or scan and email to the below addresses.

### **Using the Benefits Debit**

- If our Benefits Debit Card is offered with your HRA, use it like a credit card to pay for qualifying expenses and products. The money is withdrawn directly from your HRA account.
- Don't use the card for amounts that still need to be processed by insurance, such as deductible and co-insurance. When you get your final statement from the provider showing what insurance has paid, write your benefits debit card number on the statement and mail it back to your provider.
- Keep statements and receipts for all services and purchases. We ask for itemized receipts to substantiate expenses that don't meet co-payments or are recurring transactions that were previously approved, such as maintenance prescription drugs. All over-the-counter purchases need substantiation. Your insurance carrier's Explanation of Benefits (EOB) may also be required as substantiation.

### **Payment Options**

- Free Direct Deposit (To enroll in direct deposit, simply complete the direct deposit form provided in your enrollment packet. If you an additional form please contact our office.)
- Reimbursement Check mailed to your home.

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