

HEALTH

REIMBURSEMENT ARRANGEMENTS

The benefits of a health reimbursement arrangement (HRA)



**KEEP MONEY
IN YOUR POCKET**
compliments of your
EMPLOYER



HealthEquity®

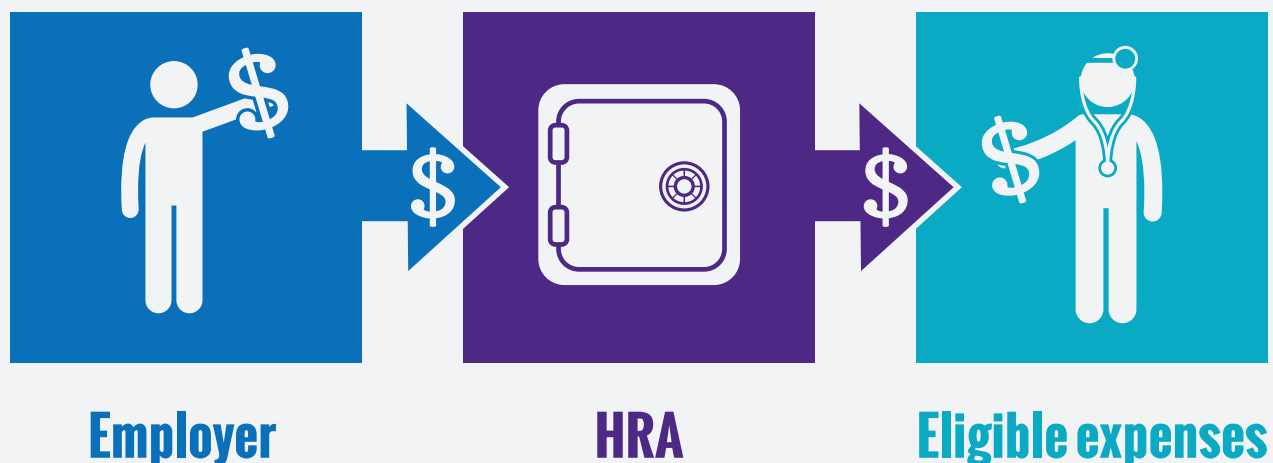
SAVE AND WIN

A health reimbursement arrangement (HRA) is an account funded by your employer that helps pay for certain out-of-pocket medical expenses. The benefits of an HRA include:

- Coverage for out-of-pocket costs, which may include things such as deductibles, copayments, coinsurance, dental and vision expenses (as determined by your employer)
- You don't pay taxes on HRA funds
- Contributions are free money, provided by your employer. There are no payroll deductions

HOW HRAs WORK:

Your employer determines the amount of money the company will contribute to your HRA and identifies eligible medical expenses. During the course of the year, you can use your funds for eligible out-of-pocket medical expenses. In most cases, your health plan will receive and process a medical claim and then send the claim to be reviewed for payment from your HRA.



CONVENIENT AND EASY TOOLS

Your health plan and HealthEquity offer an HRA with easy-to-use and powerful tools:

- Data integration with your health plan
- Claims and reimbursement processing online, mobile or by traditional paper
- Mobile app for on-the-go account access¹
- Convenient online member portal
- Helpful member services available every hour of every day

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



Account mentors

**Helpful support for our members
is available every hour of every day**

Our team of specialists based in Salt Lake City is available 24 hours a day, providing you with the tools and information you need to optimize your HRA.

866.346.5800

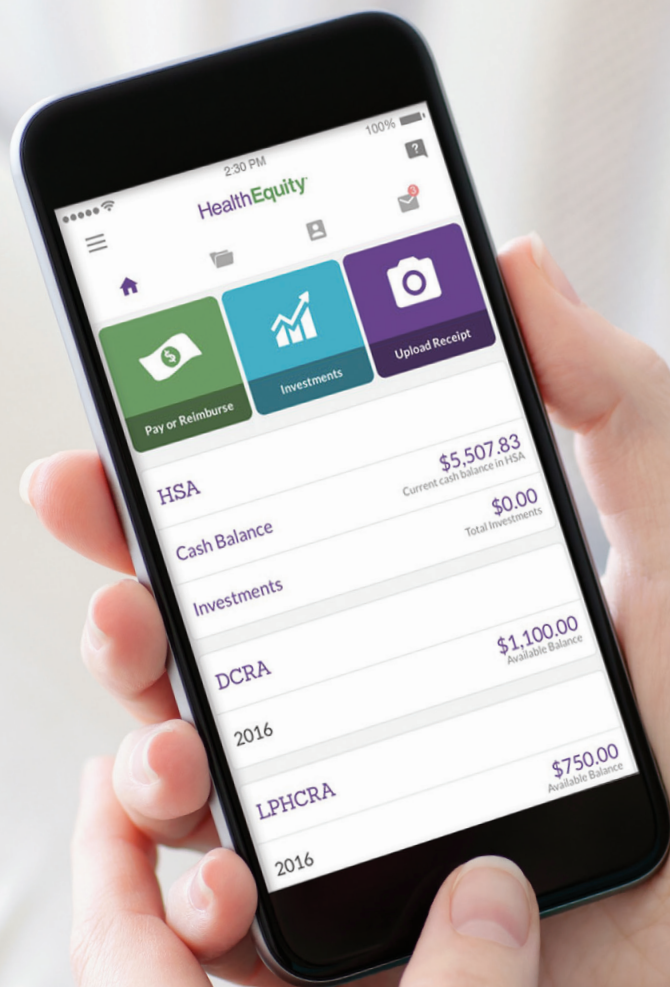


EASY ACCESS to your ACCOUNT WHEREVER you are.



HealthEquity mobile app¹
available for FREE at:

- Apple® App Store®
- Google Play™



HealthEquity®

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Nothing in this communication is intended as legal, tax, financial or medical advice. Always consult a professional when making life changing decisions. In addition to restrictions imposed by law, your employer may limit what expenses are eligible for reimbursements. It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted.