

# 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 Payment to provider

You are responsible for paying medical expenses until you have reached the HRA deductible specified by your employer. After that, HealthEquity will automatically pay providers<sup>2</sup> for eligible medical expenses until the HRA funds are gone. If your plan covers copays or prescription costs, those expenses will be reimbursed<sup>3</sup> to you automatically.

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