

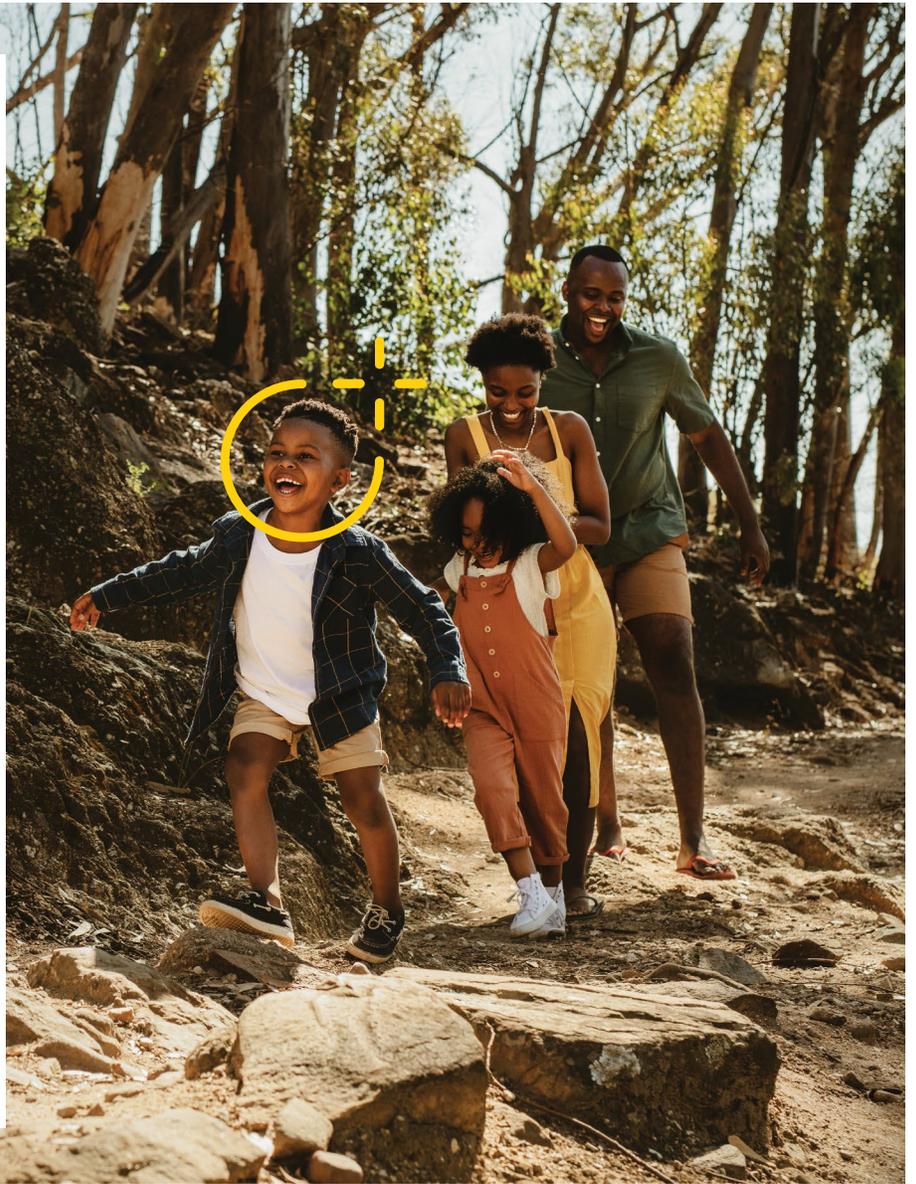
FURTHERSM
by HealthEquity

HRA

The Health Reimbursement Arrangement

Welcome to your health reimbursement arrangement (HRA) from Further. We're one of the largest, most experienced and trusted HRA administration partners in the nation. Everything you need is just a tap, click, call or swipe away.

If you have questions or need more information about your HRA, our skilled customer service team is ready to help.



Introducing the HRA

An HRA is a spending account that works with your health plan. Your employer owns and funds the account. You use the money to pay for eligible healthcare expenses.

How you benefit from an HRA



Your employer funds the account, tax-free. You don't put your own money into the HRA.



You can use your HRA money for anyone covered by your health plan.



You don't pay taxes on HRA dollars and it's not part of your income.

Extra dollars for your eligible healthcare expenses

How your HRA works in four simple steps

- 1 Your employer funds the HRA and decides what it will cover.¹
- 2 After you see a doctor, the office sends a bill (claim) to your health plan to process.
- 3 You receive an explanation of benefits (EOB) from your plan and pay for any out-of-pocket costs with a Further Visa® Debit Card if you have funds in your HRA.²
- 4 Once your HRA funds are exhausted, you pay any expenses until you reach your health plan deductible.



Select an HRA at enrollment

Get connected when you receive your Spending Account I.D. number in the mail.

¹In 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.

²The Further Visa Debit Card is issued by The Bancorp Bank, pursuant to a license from Visa U.S.A. Inc. and can be used for qualified expenses wherever Visa debit cards are accepted.

All systems go!

Use your HRA for these:

The HRA typically covers the same expenses that your health plan covers. Eligible expenses generally include:

- Over-the-counter medications, supplies, and some feminine hygiene products
- In-network doctor visits
- Inpatient or outpatient hospital care
- Diagnostic exams
- Prescription medications

Heads up!

You can't use your HRA for these:

- Health insurance premiums
- Costs that aren't considered eligible healthcare expenses as defined by the Internal Revenue Service

NOTE: Remember, your employer ultimately decides which medical expenses are eligible. It's a good idea to check your plan coverage before receiving care to make sure you can use your HRA for your medical expense.

We're here for you

If you can't find the answers you're looking for online, give us a call. You can talk with one of our specially trained HRA customer service representatives.



1-800-859-2144

7 a.m. to 8 p.m. CST, Monday-Friday



hellofurther.com