

# 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.

### 03 Pay your provider

You are responsible for paying medical expenses until you have reached the HRA deductible specified by your employer. After that, you can begin using your HRA funds to pay for eligible medical expenses using the HealthEquity online member portal or mobile app.

### 04 Qualify your expense

In some instances, you may be asked to provide an itemized receipt or explanation of benefits to verify that an expense is eligible for reimbursement.<sup>2</sup>

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

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