

Member pays first, self-directed

Health Reimbursement Arrangement (HRA)



Increased savings

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 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.¹ 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.



Discover more

[HealthEquity.com/
Learn/HRA](https://HealthEquity.com/Learn/HRA)

How it works:

1. Visit medical provider

Visit your medical provider and present your insurance ID card.

2. Provider sends claim to your health plan

Your provider will send claims to your health plan for processing.

3. Pay your provider

You are responsible for paying medical expenses until you have reached the HRA deductible specified by your employer. In order for HealthEquity to accurately track when your deductible has been met, please make sure to submit all expenses that you incur before reaching your deductible. If HealthEquity is receiving claims from your health plan provider, you can use your member portal to submit these claims for processing. If HealthEquity is not receiving claims from your health plan, you will need to file a claim and submit an explanation of benefits (EOB) to verify that an expense is eligible.

4. Submit your expenses

After that, you can begin using your HRA funds to pay for or reimburse² yourself for eligible medical expenses using the HealthEquity online member portal or mobile app.