



Health Reimbursement Arrangement Overview

What is a Health Reimbursement Arrangement (HRA)?

A Health Reimbursement Arrangement is a tax-advantaged account funded by your employer to cover your healthcare costs. The money contributed to this account is not taxed, and you can access these funds to pay for any qualified medical expense for you or your dependents. An HRA can be coupled with any type of health insurance plan.

Account Advantages

- **Multiple uses.** There are literally hundreds of eligible healthcare expenses for your HRA funds, including prescriptions, over-the-counter medications, doctor office co-pays, health insurance deductibles and coinsurance. HRA funds may be used for any eligible healthcare expenses not covered by insurance or any other plan for yourself, your spouse or tax dependents. See the list of Eligible Expenses for more details.
- **Easy to access.** Funds in the account are easily accessed with the ConnectYourCare healthcare payment card. Your account balance is available at any time online or over the phone.
- **Tax advantages:** Contributions are not taxable to you, and distributions are not taxable as long as they are spent on eligible healthcare expenses.
- **Your corridor of risk is covered:** You are responsible for any portion of your healthcare that is not covered by your medical, dental or vision plans. That is your “corridor of risk” and includes the deductible, copays, coinsurance and any other un-reimbursed amounts. The HRA can be used to cover part of your corridor of risk.
- **Rapid Reimbursements:** Reimbursements are easy through our healthcare payment card. Using the card for a qualified purchase automatically creates a claim in your online account in our Consumer-Directed Healthcare (CDH) Portal. If you did not use your card, you can follow four easy steps to create your claim online and submit your receipts. Even if you pay for an expense using your healthcare payment card, you may still need to submit receipts for that purchase. The CDH Portal will post a notice in your account when receipts are needed. Or you can send your reimbursement requests and receipts through the mail if you do not have access to a computer.





Health Reimbursement Arrangement FAQs

How much will be contributed to my HRA?

The annual contribution is determined by your employer. Please see your plan documents or consult with your Human Resources office for more information.

How will I be able to access my HRA funds?

You will receive a healthcare payment card from ConnectYourCare to access your HRA funds. You can also pay for eligible expenses with any other form of payment and request reimbursement from your account.

When can I request reimbursement from my HRA?

You have access to the account when your plan becomes effective.

What happens if I use the account for a non-eligible expense?

If you file a manual request for reimbursement, the request will be denied. If you used your ConnectYourCare healthcare payment card and the expense is deemed ineligible, you will be required to reimburse your account for that transaction.

How can I find out my account balance and review transactions?

ConnectYourCare Account Balance and Claims Status information is available 24 hours a day, 7 days a week:

- Log on to the Consumer-Directed Healthcare (CDH) Portal at www.connectyourcare.com and visit My Account for online account balance information.
- Call 1-877-292-4040 for automated balance information.
- If you need Customer Service assistance, representatives are available from Monday through Friday, 8:00 AM– 8:00 PM EST at 1-877-292-4040. Or e-mail for support at service@connectyourcare.com.

How will I know if I need to submit a receipt to ConnectYourCare for substantiation?

If a receipt is needed, you will be notified by email or letter within a week of your payment card swipe. You can also review if your claim requires receipts online by logging into your account and visiting the Claim Center. You need to submit receipts if you see a notice.

What if I don't submit my receipts?

You must provide the receipts within the time requested, or the transaction will be deemed ineligible, and you will be required to refund the amount of the transaction. If you fail to submit required receipts within 60 days, your payment card will be deactivated. If you fail to reimburse the account, the amount of the ineligible expenses may be added to your W-2 or withheld from your pay.

Read More FAQs Online

www.connectyourcare.com/eefags