



## **Health Reimbursement Account (HRA) Frequently Asked Questions**

### **What is a Health Reimbursement Account (HRA)?**

The HRA is an employer-sponsored plan that can be used to reimburse a portion of your and your eligible family members' out-of-pocket medical expenses, such as deductibles, co-insurance, and pharmacy expenses. It is not an insurance program, but a financial reimbursement plan funded entirely by your employer. Your employer has designated a specific dollar amount to credit to the account (either monthly or annual contributions). Your employer designates which out of pocket expenses qualifies for reimbursement. Unused account balances will be rolled over to the following plan year provided your employer continues to offer the program and you remain enrolled in it.

### **How does an HRA Work?**

Your employer puts money into your HRA and you choose how your health care dollars are spent. Because the money contributed by your employer doesn't count as income, there are no tax implications. It's kind of like getting a raise. You can use the money in the HRA throughout the year for qualified medical expenses. Depending on your plan design, any leftover dollars may roll over from year to-year (if you continue to be a member of the plan) or they may be forfeited. Check with your Human Resources department or Plan Administrator for more information about your plan design.

### **Do I need to enroll?**

Yes. All eligible employees must enroll each year during the open enrollment period. Your employer will instruct you on how to complete enrollment.

### **Who can put money in my HRA?**

HRAs are fully owned and funded by the employer.

### **How do I know how much is contributed to my HRA each plan year?**

At the beginning of each plan year, your employer will notify you of the amount they will contribute to your HRA for that plan year.

### **What is an eligible health care expense?**

Eligible expenses under an HRA plan are determined by your employer. Contact your human resources department for information about your HRA plan design and eligible expenses.

Generally, the following expenses are eligible under an HRA plan:



- Health insurance deductibles
- Co-insurance and copays
- Other expenses included in IRS Publication 502—Medical and Dental Expenses as eligible or qualified expenses
- Some insurance premiums Eligible expenses must be incurred by the employee and/or eligible members of the employee’s family and take place within the benefit plan year.

### **Can I be reimbursed for my dependents’ medical expenses?**

Yes, as long as your dependent meets the definition of a dependent as defined by the IRS and is included in your employer’s plan.

### **Is there a minimum claim amount?**

There is no minimum claim amount. However, your plan may place a minimum on the reimbursement account (usually \$5). If your eligible claim amount is less than the minimum, it will be held until additional claims are submitted.

### **What if an expense is eligible for reimbursement under both my HRA and Health Flexible Spending Account (FSA)?**

This depends on your employer design for your plan. If you have both an HRA and a Health FSA, review your Summary Plan Description (SPD) to find out which account pays first. You may not choose which account will cover the expense. Your expense will be reimbursed by the plan that’s set up to pay first, and when the money for that account is depleted, funds from the other account will be used toward future eligible expenses.

### **If I terminate employment or retire, can I be reimbursed for expenses incurred after my termination date?**

Your plan participation will end automatically upon termination of employment. Expenses for services you have after your termination date typically are not eligible for reimbursement.

### **How do I submit a claim?**

You can file your claim online or via mobile app and upload your receipts. Remember to attach supporting documentation for the claim.

### **May I submit expenses for my spouse and children for reimbursement through my HRA?**

This is reliant on your plan design. Review your Plan Design SPD online for information on whether spouse and or dependent children are eligible for reimbursement of claims.

### **What supporting documentation must I file with each Health HRA claim?**

Each time you submit claims to your health insurance carrier, you will receive an Explanation of Benefits (EOB), Plan Information Summary or an itemized statement detailing what the health plan will pay and what you must pay. For expenses that are partially covered under another insurance plan, you must attach a copy of both EOBs.



For expenses that are not submitted to another insurance plan, you must attach a copy of an itemized billing containing the following information:

- Name of patient
- Name and address of provider
- Description of service
- Date of service
- Amount of service

The documentation requirements are also listed on the Request for Reimbursement Form to assist you in properly filing your claim. Following these guidelines will ensure you receive your reimbursement without unnecessary delays.

**How long after the end of the Plan year do I have to submit claims?** Claims must be submitted prior to the end of the run-out period for the Plan. The run-out period is defined in your Summary Plan Description.

**How do I know how much is in my account?**

If your employer permits access, you can visit CPI site at [www.mycpitem.com](http://www.mycpitem.com) or [myCPI Mobile](#) app to view your account activity and current balance.