



HRA

What is an HRA?

A Health Reimbursement Arrangement (HRA) is an account funded by your employer that works with your medical plan* to reimburse you for eligible expenses. The money in the account is not taxable and there's no cost to you. Only your employer can contribute to the HRA.

The HRA helps you pay out-of-pocket medical costs tax free!

How Does It Work?

Your employer sets a specific amount to credit toward your fund each year, and you use the fund to pay for qualified healthcare expenses that you would normally need to pay for out-of-pocket.

The types of expenses that qualify vary by employer. Check with your employer for information specific to your plan.

* May also work as a stand-alone benefit or in conjunction with a dental or vision plan. Check with your employer for details.



Receiving Reimbursements

You will be reimbursed from the HRA when you have eligible expenses.
No HRA funds will be paid unless eligible expenses are incurred.

Medical Reimbursements

- You visit a doctor for care
- Your doctor submits a bill to your medical insurance plan
- The insurance company mails you and your doctor an Explanation of Benefits (EOB), which details the amount that your insurance plan will pay
- Once you receive your EOB, submit a copy to Flex either online or via fax
- Flex processes the claim
- You receive your reimbursement and pay your doctor

Prescription Drug Reimbursements

- You visit the pharmacy to fill a prescription
- The pharmacy electronically processes the claim and readjust the pricing to reflect the network discount
- You pay the discounted prescription cost to the pharmacy
- You submit a copy of the pharmacy claim information from your insurance company's website
- Flex processes the claim
- You receive your reimbursement



GO PAPERLESS!

You can login to your account at flexiblebenefit.com to check your account balance and view claims and payment status on-line. You can also sign up for E-Communications and receive e-mail updates on the status of your claims and reimbursements, electronic account statements and more. Get started today!

Learn More about the HRA

Visit flexiblebenefit.com for more information, including helpful guides highlighting the online features for participants.

Questions?

Call 866-472-5351
to speak to a member
of the Flex team.

