



# Save on healthcare with an employer-funded health reimbursement arrangement.

Pay for medical expenses with a health reimbursement arrangement (HRA).

## How does an HRA work?

An HRA is a reimbursement account set up and funded by your employer that helps you pay for qualified medical expenses incurred throughout the Plan Year.

Participation in the Plan begins on July 1, 2020 and ends on June 30, 2021. You will be eligible to join the Plan on the first of the month following a complete month of employment. Employees who are enrolled in the HDHP, Tricare, Medicare or VA Benefits are eligible to participate in the HRA.

## How will I benefit from an HRA?

An HRA is offered in conjunction with your health insurance plan and is designed to help offset out-of-pocket financial responsibilities associated with your healthcare.

The money your employer contributes to the account is not included in your salary and is not considered taxable income.

## How do I use my HRA to pay for healthcare expenses?

All manual or paper claims received in the office of Flexible Benefit Administrators, Inc. will be processed within one week via check or direct deposit. You may also use your Benefits Card to pay for expenses.

You will have 90 days following the end of the Plan Year to submit claims that were incurred during the coverage period.



## Qualifying expenses

Eligible medical expenses include:

- Co-payments
- Co-insurance
- Prescription drugs
- Over-the-counter medications
- Out-of-pocket medical expenses
- Dental/vision expenses
- All 213(d) expenses



## HRA Funding

Your employer is providing an HRA annual contribution, 1 deposit on July 1 of \$375 and 1 deposit on January 1 of \$375.

Please Note: If you are a new hire who joins the plan mid-year, your contribution will be prorated based on the remaining months in the Plan Year.

## Online & mobile access

Get instant access to your account with the [WealthCare Portal](#) and [FBA Mobile App](#).

- View your account balance and transaction history
- Submit and view claims
- Upload and store receipts
- View important alerts and communications
- Sign up for direct deposit
- Sign up for text message alerts



Register for the WealthCare Portal at <https://fba.wealthcareportal.com/>



Download the FBA Mobile App at iTunes or Google Play



### Helpful hints

- Your employer puts money into your HRA and defines what medical expenses are eligible.
- Contributions made by your employer are excluded from your gross income and not taxable.
- Save your receipts when you spend your HRA dollars. You may need itemized invoices to verify the eligibility of expenses or for reimbursement requests.
- If you do not use all of your HRA dollars during the Plan Year, the funds will continue to rollover each year as long as you are an active employee and/or remain covered on the Company's health plan.
- The easiest way to manage your account is online at <https://fba.wealthcareportal.com/> or through the FBA Mobile App.
- The funds in the account are available on the first day of the plan year.