

Health Reimbursement Arrangement (HRA)



Helping you pay for eligible medical expenses

What's an HRA?

An HRA is an account funded by your employer. You can use these funds to pay for eligible health care expenses for you and your eligible dependents. Your employer decides what expenses are eligible.

Benefits of an HRA

- **You get money for eligible expenses.** You can use money from your employer for eligible health care expenses.
- **It works with other tax-advantaged accounts.** An HRA may complement other PayFlex® accounts, if offered. This means more ways to save.
- **You have instant access to your money.** The PayFlex Card®, your account debit card, makes it easy to spend money in your HRA.
- **You get online support.** You have 24/7 access to your account information from your PayFlex member website. You can:
 - View your account balance and employer contributions
 - Submit claims for reimbursement
 - Enroll in direct deposit
 - Review debit card transactions (if applicable)

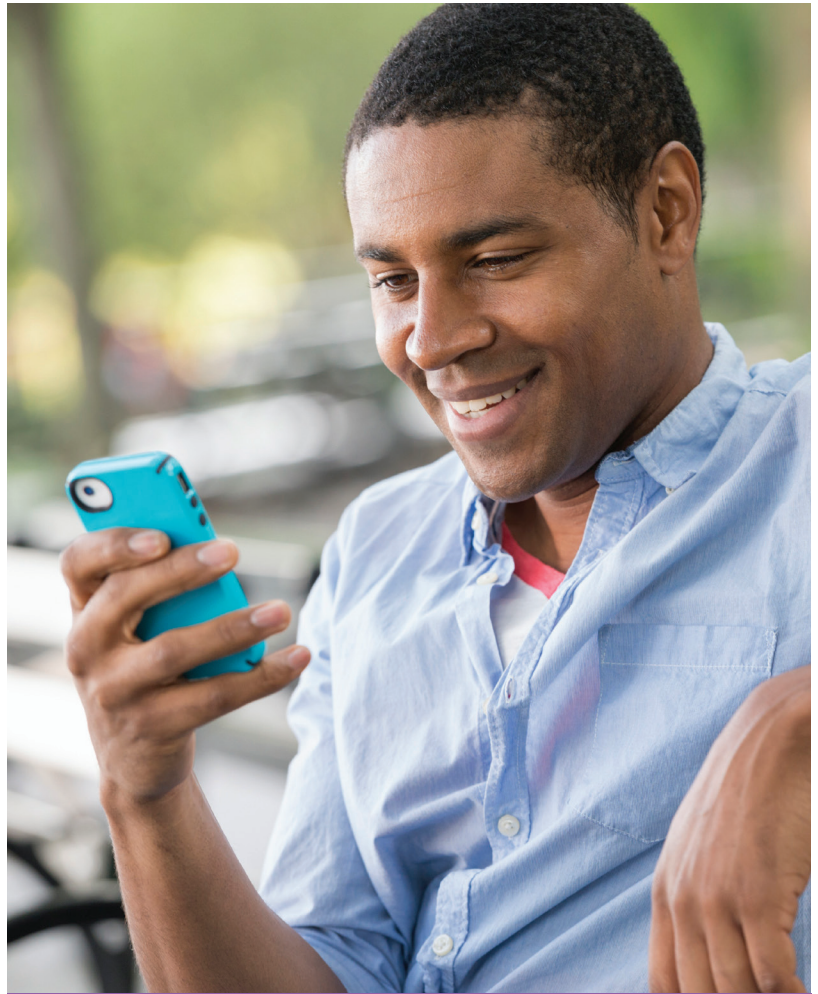
How to use the funds in your HRA

Using the funds in your HRA is easy. Your employer sets the amount contributed to your HRA. And once funds are available in your account, you can:

- Pay for an eligible expense with cash, a check or a personal credit card. Then submit a claim to pay yourself back. You can do this online, through the PayFlex Mobile® app or by filling out a paper claims form.
- Use your PayFlex Card to pay for an eligible expense (if offered).
- **Pay your provider:** Use the PayFlex® online feature to pay your provider directly from your account.

Things to remember:

- When submitting a claim for reimbursement, you can have the money deposited directly into your checking or savings account.
- If you don't sign up for direct deposit, no worries. We'll mail you a check.
- Qualified expenses are determined by your employer in accordance with Internal Revenue Service guidelines.



You're good to go

Download the PayFlex Mobile app

- ✓ Manage your account.
- ✓ View alerts and notifications.
- ✓ Snap a photo to submit a claim.

PayFlex Systems USA, Inc.

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