

Medica ONESource[®]

Health Reimbursement Account

Frequently asked questions

What is a health reimbursement account (HRA)?

An HRA is an account that your employer funds to help you pay for your health care expenses.

Is an HRA a health insurance plan?

No. But your HRA does work with your insurance. When you receive care, Medica processes your claim and determines how much you owe. You can then pay this amount with money from your HRA.

How much money does my employer contribute to my HRA?

Your employer will tell you how much they're contributing to your HRA. If you're hired midyear or your family size changes, the amount may increase or decrease.

When can I use my HRA funds?

Your employer determines when you can use HRA funds. For example, with some HRAs, you pay claims up to a certain amount before you can use your HRA funds. To learn more about how your HRA works, see your plan document, available from your employer.

Do unused HRA amounts roll over from year to year?

If you have money in your HRA at the end of the plan year, you can roll it over to the following year if:

- Your employer offers this option
- You remain enrolled in the HRA

What happens to my HRA if I leave my job or retire?

You can use your HRA only for eligible medical expenses you incurred before leaving your job or retiring. However, if you continue your coverage through COBRA, your HRA plan will continue as well.

Are HRA reimbursements considered taxable income?

No. You don't pay income tax on HRA funds used to reimburse you for eligible expenses.

Who owns the HRA?

Your employer owns the account. You can't take HRA funds with you if you leave your employer.

Access your HRA online

To access your account online, sign in to your Medica member website at [Medica.com/SignIn](https://www.Medica.com/SignIn).

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What expenses can be reimbursed from my HRA?

Your employer determines what expenses are eligible for reimbursement. You'll find a description of these expenses in your plan document, available from your employer.

How do I pay for expenses with my HRA?

When you receive care from a provider in your plan's network, your provider will send us a claim. We'll automatically pay your provider using funds from your HRA. When you pick up a prescription, you'll pay for it at the pharmacy and then we'll mail you a check for the amount. If there's not enough money in your HRA to cover a claim, your provider will bill you for the amount you owe. (Keep in mind that some employers require you to spend a certain amount before you can use your HRA funds. See "When can I use my HRA funds?" above.)

Can I access my HRA on my mobile device?

Just download the Medica ONESource app from the App Store or Google Play. Use the same username and password to sign in to the app.

Can I have a health care flexible spending account (FSA) if I also have an HRA?

Yes, if your employer offers an FSA. You don't pay federal or payroll taxes on your FSA contributions, which helps you save money. And you may be able to use your FSA to pay for some expenses that your HRA doesn't cover. Just remember that once you've been reimbursed for an expense through one account, you can't submit it for reimbursement from the other account. Your health plan will determine which account your expense is applied to first.

Who can I contact if I have questions about my account?

Call Medica ONESource at **1 (800) 918-6152**.