

Health Reimbursement Accounts (HRA)



HRAs: What you need to know

QUESTIONS	ANSWERS
What is a health reimbursement account (HRA)?	An HRA is an account that your employer funds. You can use these funds to pay for eligible medical expenses.
What should I know about an HRA?	<ul style="list-style-type: none">• An HRA can only be used for eligible medical expenses.• An HRA doesn't earn interest, can't be invested, and doesn't lower your payroll taxes.• Your employer determines when you can use HRA funds. For example, some HRAs require that you pay claims up to a certain amount before using it.• If you change employers, you can't take an HRA with you.
Who can contribute to the account?	Only your employer contributes to your HRA.
How does it work?	Your employer sets up your account. They also determine what options are available to pay claims, such as a debit card, payment to your provider, or online payment options.
What expenses can I pay from my HRA?	You can only use an HRA to pay for eligible medical services. Your coverage document, available from your employer, shows what your plan covers.
What if a claim is bigger than my HRA balance?	If you spend all the money in your HRA and have additional health care expenses, you'll need to pay for them with other funds.
Can I use an HRA for non-medical expenses?	No
Can I manage my account online?	Yes. When you enroll in an HRA, you'll receive more information about how to access your account online.

QUESTIONS	HEALTH REIMBURSEMENT ACCOUNT
Who funds the account?	Employer
What are the contribution limits?	Determined by your employer
What expenses are eligible?	Determined by your employer
Can unused funds carry over?	Determined by your employer
Yours if you change jobs/retire?	No
Earns interest or can be invested?	No



Have questions? We're here to help.

Call Member Services at the number on the back of your Medica ID card (TTY: **711**).