

Helping you manage your
health care costs

PAYFLEX[®]

Health Reimbursement Arrangement

What is a health reimbursement arrangement (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 tax dependents. Your employer determines the eligible expenses. Expenses could include copays and deductibles, along with other health-related expenses.



Benefits of an HRA

- 1. Money for eligible expenses.** You get to use money from your employer for eligible health care expenses.
- 2. Works with a flexible spending account (FSA).** If offered by your employer, you can have both a health care FSA and an HRA at the same time. This means more ways to save.
- 3. Instant access to your money.** If offered by your employer, the PayFlex Card®, your account debit card, makes it easy to spend the money in your HRA. When you use the card, it uses the money in your account to pay for eligible expenses.
- 4. It's your money.** Any funds left in your HRA at the end of the plan year will carry over to the next plan year. As long as you continue to be enrolled in an HRA.
- 5. Online support.** You have 24/7 access to your account information at payflexwallet.com.

Questions?

Visit payflexwallet.com or contact your human resources representative.

How to use the funds in your HRA

Your employer determines the amount contributed to your HRA. Once funds are available in your account, you have three ways to use your funds.

- Pay for an eligible expense with cash, check or a personal credit card. Then submit a claim for reimbursement. You can do this online, through the PayFlex® Wallet app or fill out a paper claim and fax or mail it to PayFlex®.
- Use the PayFlex Card, your account debit card, to pay for an eligible expense (if offered).
- Use online bill payment to pay your provider directly from your HRA.

Things to remember

- When submitting an eligible 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, we'll mail you a check.
- If you have both a health care FSA and an HRA, funds are generally reimbursed from your FSA first.
- Once you use all the funds in your health care FSA, additional eligible expenses incurred during the plan year will come out of your HRA.



It's a simple tap with the **PayFlex Wallet app**

Managing your account has never been easier. Simply "tap" to:

- ✓ Check your balance
- ✓ View your account activity
- ✓ View PayFlex debit card transactions
- ✓ View account alerts

PayFlex Systems USA, Inc.

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