



# 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.

## 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 funds in the account can be used to pay for typical medical expenses not covered by your insurance plan such as doctor office visits, deductible expenses, copays, prescription drugs, and hospital services.

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?

You can use your CareFlex Benefits Card to pay your providers for eligible healthcare expenses, or pay with your personal funds and submit a claim for reimbursement.



## Qualifying expenses

Eligible expenses will be outlined in the summary plan document and typically include:

- Copays, deductible payments, coinsurance
- Doctor office visits, exams, lab work
- Hospital visits
- Prescription drugs

A comprehensive list of eligible expenses can be found at <https://mycareflex.wealthcareportal.com>.

## Online & mobile access

Get instant access to your account with the **CareFlex Participant Portal** and **CareFlex 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 CareFlex Participant Portal at <https://mycareflex.wealthcareportal.com>



Download the CareFlex Mobile App at the App Store 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.
- The funds in the account are available on the first day of the plan year.
- Save your receipts when you spend your HRA dollars. You may need itemized invoices to verify the eligibility of expenses or for reimbursement requests.
- The easiest way to manage your account is online at <https://mycareflex.wealthcareportal.com> or through the CareFlex Mobile App.
- Funds that remain in your HRA at the end of the plan year may not be carried over to the next year.