

Medical Mutual Health Reimbursement Arrangement (HRA)

Understanding Your HRA

What is a Health Reimbursement Arrangement (HRA)?

An HRA is part of your employee benefit plan that is 100 percent funded by your employer. You'll know in advance how much money you have to spend on eligible healthcare expenses. Eligible expenses will be outlined in the summary plan document provided by your employer and typically include:

- Copayments and deductibles
- Prescriptions
- Dental care
- Contacts and eyeglasses
- Hearing aids
- Laser eye surgery
- Orthodontia
- Chiropractic care

How Your HRA Works

Employers offer an HRA in conjunction with your health insurance plan in order to help offset your out-of-pocket responsibility. Your health insurance plan may require you to pay out of your own pocket in the form of copayments and/or a deductible before your insurance plan starts paying for services. Also, once you meet your deductible, you may need to pay a percentage (coinsurance) of services until you meet your out-of-pocket maximum. An HRA helps offset your deductible and coinsurance responsibility by allowing you to pay for those costs from funds set aside by your employer. The funds your employer contributes are not included in your salary and are not considered taxable income.

Accessing Care with an HRA

When you see a healthcare provider, the provider will submit a claim to your insurance plan. Some services may be covered prior to meeting your deductible, such as preventive care visits. If the service is subject to your deductible or coinsurance applies, your provider will generally bill you after the health plan has processed the claim. Remember, your HRA may offer auto-payment services, whereby you or your provider might be paid directly from your HRA. If you have the Medical Mutual debit card and receive a bill from your provider, you can provide your benefits debit card number on the payment remittance. You can also swipe the card at the point-of-sale for eligible products and services. Most major retail chains utilize a system that will auto-substantiate the purchase, meaning it will approve eligible expenses without requiring submission of receipts.

AccountLink Mobile App

Access your Medical Mutual HRA on the go with Medical Mutual's AccountLink Mobile App. AccountLink lets you manage your HRA, view your balance and profile information and much more from your mobile device.

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