

Health Reimbursement Arrangement (HRA)

Pay for medical expenses and save on health care with this employer-funded expense account

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.

Benefits of enrolling in an HRA

An HRA is offered with your health insurance plan and is designed to help offset out-of-pocket financial responsibilities associated with your health care. 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, 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 to use my HRA to pay for health care expenses

You can use an HRA debit card to pay your providers for eligible health care expenses or pay with your personal funds and submit a claim for reimbursement.

Eligible expenses

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

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

Your employer determines which health care expenses are eligible under your HRA. Refer to your plan documents for more details.

Independence Blue Cross does not offer banking, investment, or financial services. The contents of this document do not constitute legal or tax advice. You may wish to consult your tax or financial advisor.

Independence Blue Cross offers products through its subsidiaries Independence Assurance Company, Independence Hospital Indemnity Plan, Keystone Health Plan East, and QCC Insurance Company — independent licensees of the Blue Cross and Blue Shield Association.



If you have any questions about your HRA, contact your benefits administrator.

Online and mobile access

Get instant access to your account by logging in at ibx.com or downloading the IBX app from the App Store or Google Play.

- View account balance and transaction history.
- Submit and view claims.
- Upload receipts.
- View important alerts and communications.
- Sign up for direct deposit.
- Sign up for text message alerts.

Helpful hints

- Your employer puts money into your HRA and defines what medical expenses are eligible for reimbursement.
- Contributions made by your employer are excluded from your gross income and are 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 ibx.com or through the IBX Mobile App.
- Funds that remain in your HRA at the end of the plan year may be carried over to the next year.

