

Health Reimbursement Arrangement (HRA)

Plan Information



What is an HRA?

- A Health Reimbursement Arrangement (HRA) is an employer-funded benefit in which your employer contributes money into an account which you can use to pay, or be reimbursed, for out-of-pocket medical, dental and vision expenses that you incur. The HRA is available to you and your dependents. HRAs are 100% employer-funded and not taxable to you the participant.
- No fees for you to participate in the HRA!
- HIPAA Compliant

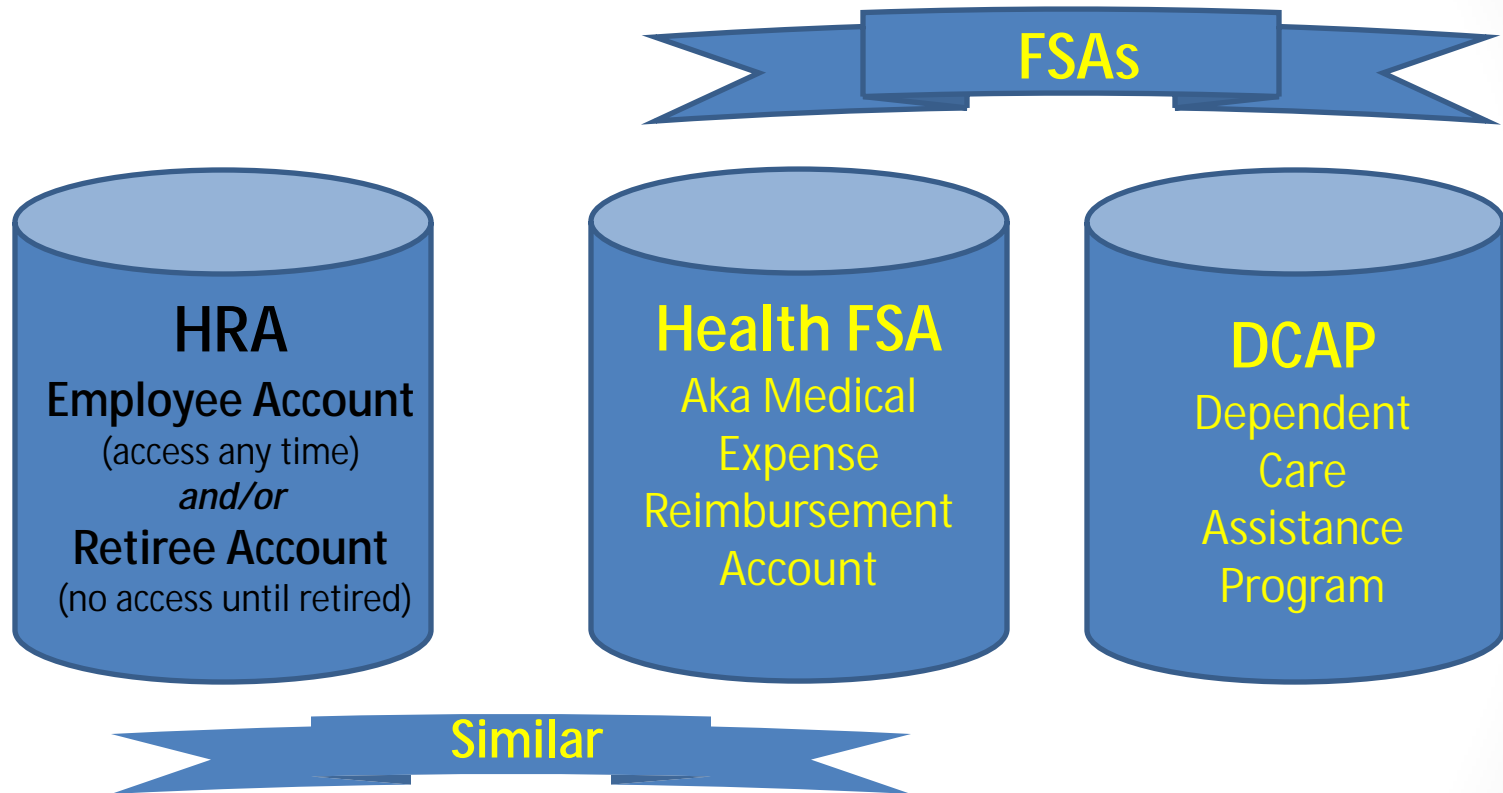
FSA vs. HRA

	HRA
<ul style="list-style-type: none">Employee funded with optional employer funding	<ul style="list-style-type: none">Employer funded, no employee contributions.
<ul style="list-style-type: none">Contributions do not roll over – IRS “Use it or lose it” rule	<ul style="list-style-type: none">Contributions roll over year to year and into retirement
<ul style="list-style-type: none">Insurance premiums not eligible for reimbursement	<ul style="list-style-type: none">Post-tax health insurance premiums are eligible for reimbursement

Use both accounts to your advantage:

- FSA reimburses before the HRA
- Roll over unspent HRA contributions for future expenses (e.g. LASIK, orthodontia, retirement....)

Three Possible Types of Accounts- One Administrator



- Employer Funds
- Premiums OK
- Balance Rolls year to year
- Employee Funds
- Premiums NOT Ok
- Use it or lose it

HRA Funding and Contribution Levels

- The HRA is funded with employer contributions at rates set by the Memorandum of Understanding (collective bargaining agreement) or by Salary Resolution. There is no maximum limit on contributions under HRA rules.
- HRA can only be funded by the employer and contributions cease when employment ends.

Expenses Eligible for Reimbursement

- Medical, dental and vision expenses
- Examples include:
 - Deductibles
 - Doctor visit co-pays
 - Prescription drug co-pays
 - Laser eye surgery and other vision expenses
 - Orthodontia and other dental work
 - Post-tax insurance premiums for medical, dental and vision plans
 - Many non-medical over-the-counter (OTC) items
 - Note: over-the-counter medical items **WILL** require a doctor's prescription

Expenses Eligible for Reimbursement continued

- Expenses not typically covered by County-sponsored health plan:
 - Acupuncture
 - Chiropractic care
 - Alternative therapies
 - Massage therapy (with doctors note)
 - Personal training, gym membership (with doctors note)
- See IRC Section 213(d) or visit the P&A group website at www.padmin.com for a more comprehensive list of eligible expenses.

Who's Expenses are Eligible for Reimbursement?

- Expenses incurred by you or your dependents are eligible for reimbursement.
- IRC Section 152 Defines a Dependent:
 - Spouse – Under Federal tax law, a couple will be treated as married if they are married in a state where their marriage is legal under law of that state.
 - Your own child, stepchild, adopted child, child lawfully placed for adoption, or eligible foster child, regardless of the child's marital or student status or whether or not the child is claimed as a dependent on your taxes up to age 26.
 - Domestic partners' expenses are not covered unless they also qualify as a dependent as defined by IRC Section 152.

Reimbursing Post-Tax Insurance Premiums

- In order for your County sponsored insurance plan premiums to be eligible for reimbursement from the HRA, they need to be payroll deducted post-tax.
- The default for County insurance premiums is to payroll deduct pre-tax so you will need to complete an opt-out form for them to be deducted post-tax. Please see your Department Payroll Clerk or County Human Resources benefits unit.
- The County will feed P&A the information on your post-tax insurance premium deductions and they will automatically be reimbursed from your HRA each pay period.
- Please note you will only be reimbursed up to the available balance in your HRA

P&A HRA Benefits Card

Access your Active HRA funds with your P&A debit card

- Swipe your P&A HRA Benefits Card at the point-of-service
- Funds are automatically deducted from your HRA account to pay merchant or service provider
- Cards are good for three years from the date of issue
- Card will be declined for ineligible expenses
- Order additional or replacement cards at www.padmin.com

Participants with both FSA and HRA accounts:

You will receive separate debit cards for the FSA & HRA. Please make sure you are using the correct debit card when purchasing eligible items. If you use the wrong card please contact P&A customer service to move the transaction.



How To Submit A Manual Claim

When you are unable to use the HRA debit card, you must pay merchant or service provider and then submit the receipt and claim for reimbursement

- **Online Claim Upload:** Upload images of receipts through the employee web portal, *My Benefits*, at www.padmin.com
- **QuikClaim™ Submission:** Submit a picture of your receipt from your smart phone by logging onto www.padmin.com from your mobile device
- **Fax:** Fax a completed claim form and copy of receipt to
 - (716) 855-7105 or (877) 855-7105
- **USPS Mail:** Mail a completed claim form and copy of receipt to
 - Flex Department
 - 17 Court Street, Suite 500
 - Buffalo, NY 14202

How To Receive Reimbursements

- You can receive reimbursements two ways:
 - **Direct Deposit** - This is the FASTEST and EASIEST way! Get your reimbursement deposited directly into your checking/savings account by submitting the direct deposit authorization form, available on our website www.padmin.com
 - **Manual Check** - Manual check will be cut and sent to your home via Standard Mail
 - Minimum check reimbursement is \$25.00.

P&A issues reimbursements every business day

Get Your Account Balance!



Text us to receive your account balance!

- Account Balance Text Msg Feature!
 1. Log into your account and update your profile with your cell phone number and mobile carrier
 2. Text "BAL" to 70626
- *My Benefits* - www.padmin.com
 - Online employee web-portal grants access to all of your account information
 - Also available via mobile device
- Contact a Customer Service Rep at (800) 688-2611 Monday-Friday 5:30 AM- 5:00 PM PT

P&A Customer Service

- Customer Service Hours 5:30AM - 5:00PM (M-F) PT
 - Call 1-800-688-2611
 - Live Chat

Got a question? Call a P&A
Customer Service
Representative today!



Questions?

