

Health Reimbursement Arrangement

Save on health care and 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, qualified medical expenses 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 deductibles and prescription drugs.

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 health care expenses?

You can use your HRA funds to pay your providers directly for eligible health care expenses, or pay out of pocket and submit a claim for reimbursement. Contact your employer for a copy of the HRA Summary of Benefits and Coverage, which details your group's plan design.

What costs does my HRA cover?

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

- Co-pays, deductible payments, co-insurance
- Doctor office visits, exams, lab work
- Hospital visits
- Prescription drugs

Manage Your Account

Online and Mobile Access

Get instant access to your account with the **WealthCare Portal** and **myHealthSpend** mobile app.

- View 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

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 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, as you may need itemized invoices to verify the eligibility of expenses or for reimbursement requests
- The easiest way to manage your account is online. Visit **mvphealthcare.wealthcareportal.com** or through the **myHealthSpend** mobile app

Questions? We're here to help! Call us at 1-888-222-9931.