



## HEALTH REIMBURSEMENT ARRANGEMENT (HRA):

Keeping money in your pocket, compliments of your employer

See back page for additional information on your plan.

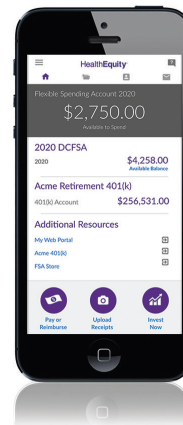
# Welcome!

Your health reimbursement arrangement (HRA) has successfully been opened at HealthEquity. Your account is funded by your employer and is available to help you pay for certain out-of-pocket medical expenses, as outlined on the back of this letter. HRAs help you save on medical expenses:

- You don't have to pay taxes on HRA funds provided by your employer<sup>1</sup>
- Contributions are provided entirely by your employer
- There are no payroll deductions associated with your HRA

## GET STARTED

Managing your account is easy! We provide the tools and resources needed to help you maximize your benefits. Log in to your account to check your balance, review claims and upload receipts or documentation.



## HEALTHEQUITY MOBILE APP<sup>2</sup>

Manage your account on-the-go with HealthEquity's free mobile app

Available at:  
iTunes App Store  
Google Play

# Friendly support

available every hour of every day

Our team of specialists based in Salt Lake City are available 24 hours a day, providing you with the insight and tools you need to optimize your health accounts. Call us anytime.



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<sup>1</sup>HRAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also, most states recognize FSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

<sup>2</sup>Accounts must be activated via the HealthEquity website in order to use the mobile app.

HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions. For those participating in a flexible spending account or health reimbursement arrangement, in addition to restrictions imposed by law, your employer or plan sponsor may limit what expenses are eligible for reimbursements. It is the member's responsibility to ensure that expenses submitted are qualified under the law, and if applicable, your employer's plan.

# HRA details

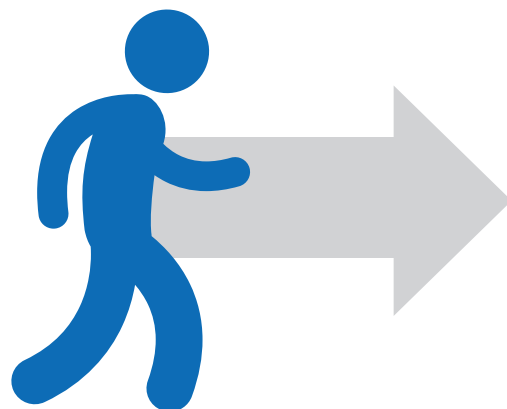
## HOW IT WORKS:

- 1 VISIT PROVIDER**  
Visit your provider and present your insurance ID card.
- 2 PROVIDER SENDS CLAIM TO HEALTH PLAN**  
Your provider will send claims to your health plan for processing. These claims are then sent to HealthEquity and appear in your account.
- 3 PAY PROVIDER**  
HealthEquity will pay providers for eligible claims received until HRA funds are gone. If your plan covers Rx or copays, those expenses will be reimbursed to you, as you would have already paid those out of pocket.

| Your HRA                     |
|------------------------------|
| HRA Type:                    |
| Account name:                |
| Election amount:             |
| End date to incur expenses:  |
| End date to submit expenses: |
| Rollover:                    |
| Eligible expenses:           |

Please refer to your plan documents for complete details.

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*Let's go!*

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