

Welcome to your Blue Cross and Blue Shield of Vermont health reimbursement arrangement (HRA)!

Your HRA is a financial account that works with your health plan. Your employer owns it and funds the account. You use the money to pay for qualified medical expenses.

Three ways an HRA benefits you

1. Your employer funds the account, tax-free. You don't put your own money into the HRA.
2. You can use your HRA money for anyone covered by your health plan.
3. You don't pay taxes on HRA dollars and it's not part of your income.

Use your HRA to pay:

Your HRA typically covers the same expenses that your health plan covers, like:

- In-network doctor visits
- Inpatient or outpatient hospital care
- Diagnostic exams
- Prescription medications

NOTE: Remember, your employer decides which medical expenses are eligible. It's a good idea to check your plan coverage before receiving care to make sure you can use your HRA for your medical expense.

How to access your account

Log in or register at bcbsvt.com/mymoney to view your account balance, transactions, and statements.

We've designed your HRA account to be intuitive, accessible and pain free. Everything you need is just a tap, click, call or swipe away.

We're here for you

Our easy-to-use Learning Center is available 24/7 to help you make the most of your account learn-mymoneybcbsvt.hellofurther.com

If you can't find the answers you're looking for online, call Blue Cross and Blue Shield Customer Service at (866) 999-2605:

Monday–Friday 8 a.m. to 9 p.m. ET

When you call, have your spending account ID number ready. It's listed on the account verification form enclosed.



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