A health reimbursement arrangement (HRA) with Employer Name provides extra dollars for your health care expenses. Here’s how your HRA works.

**Employer funds your HRA**

**You see**

**your doctor**

**They bill your health plan**

**You pay the bills first**

**Your HRA pays the bills last**

|  |  |  |
| --- | --- | --- |
|  | **Single** | **Family** |
| **Your health plan in-network deductible:** Once your covered medical expenses exceed this amount, your health plan takes over.  | **Single** $Deductible**Single + One**$Deductible**Single + Children**$Deductible | $Deductible |
| **Your employer funds your HRA:**Funds are available when deposited. | $Employer Funds | $Employer Funds |
| **Your new deductible with an HRA:** You pay the first expenses out-of-pocket until your share of the deductible is met. Funds in your HRA pay up to the deductible or until the funds are exhausted. | **Single**$New Deductible**Single + One**$New Deductible**Single + Children**$New Deductible | $New Deductible |
| **What your HRA covers:**Generally, covers the same expenses covered by your health plan:* Over-the-counter medications, supplies, and some feminine hygiene products
* In-network doctor visits
* Inpatient or outpatient hospital care
* Diagnostic exams
* Prescription medications

Your employer ultimately 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. |
|