

# HRA

## The Health Reimbursement Arrangement

EMPLOYEE PAYS FIRST

*Welcome to your health reimbursement arrangement (HRA) from Blue Cross and Blue Shield of Vermont.*

As your trusted partner in health and wellness, we're making these HRA accounts intuitive, accessible and pain free. Everything you need is just a tap, click, call or swipe away.

If you have questions or need more information about an HRA, our expert customer service team is ready to help.



### Introducing the HRA

A health reimbursement arrangement (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.

### How you benefit from an HRA



Your employer funds the account, tax-free.  
You don't put your own money into the HRA.



You can use your HRA money for anyone covered by your health plan.



You don't pay taxes on HRA dollars and it's not part of your income.

 **BlueCross BlueShield**  
of Vermont

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# Extra dollars for your health care expenses

## How your HRA works in five simple steps

- 1** Your employer funds the HRA and decides what it will cover.
- 2** After you see a provider, the office sends the bill (claim) to your health plan.
- 3** The health plan processes the claim, then sends it to your HRA for payment.
- 4** You are responsible for your expenses until you reach your HRA deductible.
- 5** You choose how to pay the bill:
  - The HRA can send the money right to your bank account and you pay the bill directly.
  - You can select to pay the provider directly right from your HRA.



## Select an HRA at enrollment

Get connected when you receive your Spending Account I.D. number in the mail.

*Need help?*

Call Blue Cross and Blue Shield of Vermont at **1-866-999-2605**

Visit [www.bcbsvt.com/mymoney](http://www.bcbsvt.com/mymoney)

## All systems go!

### Use your HRA for these:

The HRA typically covers the same expenses that your health plan covers. Covered expenses include:

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

## Heads up!

### You can't use your HRA for these:

- Family or marriage counseling
- Cosmetic procedures
- Personal items such as toothpaste, lotions, or shaving supplies
- Herbs, vitamins, and supplements
- Non-prescribed over-the-counter medicines (except insulin)
- Any other item or service that isn't used for medical treatment and care as defined by the IRS

*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.*

**Learn more. Talk to a health care spending administration expert.**

Your sales representative can provide you with more information.

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