

HEALTH REIMBURSEMENT ARRANGEMENTS

The benefits of a health reimbursement arrangement (HRA)



**KEEP MONEY
IN YOUR POCKET**
compliments of your
EMPLOYER

HealthEquity[®]
Building Health SavingsSM

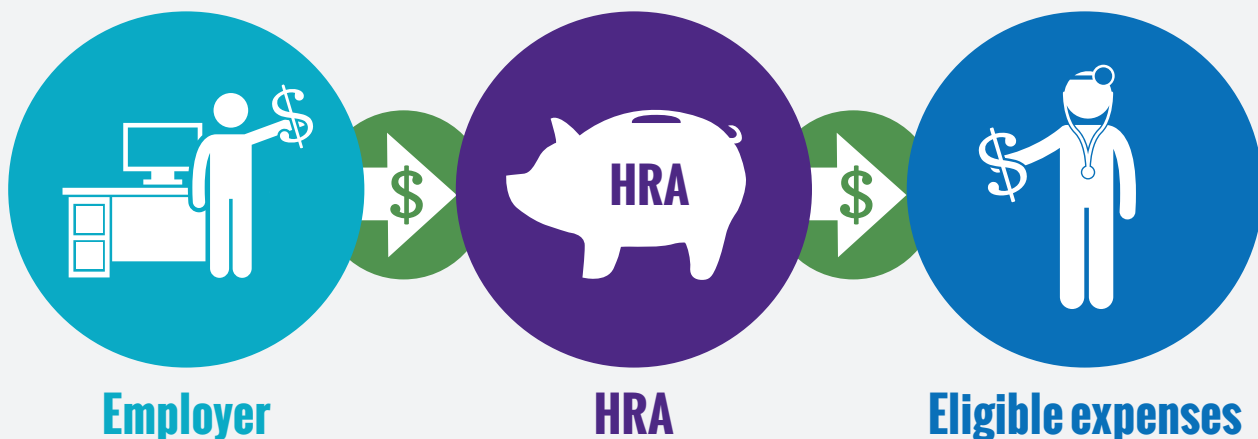
SAVE AND WIN

A health reimbursement arrangement (HRA) is an account funded by your employer that helps pay for certain out-of-pocket medical expenses. The benefits of an HRA include:

- Coverage for out-of-pocket costs, which may include things like deductibles, copayments, coinsurance, dental and vision expenses as determined by your employer
- You don't pay taxes on HRA funds
- Contributions are free money, provided by your employer. There are no payroll deductions

HOW AN HRA WORKS:

At the beginning of each health plan year, your employer determines the amount of money the company will contribute to your HRA and identifies eligible medical expenses. During the course of the year, you are able to use your funds for out-of-pocket expenses. In most cases, your health plan will receive and process a medical claim against your medical plan and then send the claim to be reviewed for payment from your HRA.



EASY, CONVENIENT TOOLS

Your health plan and HealthEquity offer the leading HRA solution with easy-to-use and powerful tools:

- Data integration with your health plan
- Claims and reimbursement processing online, mobile or by traditional paper
- New mobile app for on-the-go account access
- Online member portal with comprehensive functionality
- Helpful member services available every hour of every day



Download the *free* mobile app today¹

Search for "HealthEquity" in the iTunes App Store or Google Play.

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¹ Must activate account via HealthEquity website in order to utilize mobile app.

Account mentors

Helpful support for our members,
available every hour of every day

Our team of specialists based in Salt Lake City is available 24 hours a day, providing you with the tools and information you need to optimize your HRA.



EASY ACCESS to your ACCOUNT, WHEREVER you are.



HealthEquity Mobile app¹
available for FREE at:

- iTunes App Store
- Google Play



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Nothing in this communication is intended as legal, tax, financial, medical or marital advice. Always consult a professional when making life changing decisions. In addition to restrictions imposed by law, your employer may limit what expenses are eligible for reimbursements. It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted.

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HRA_Intro_EE_July_2015