

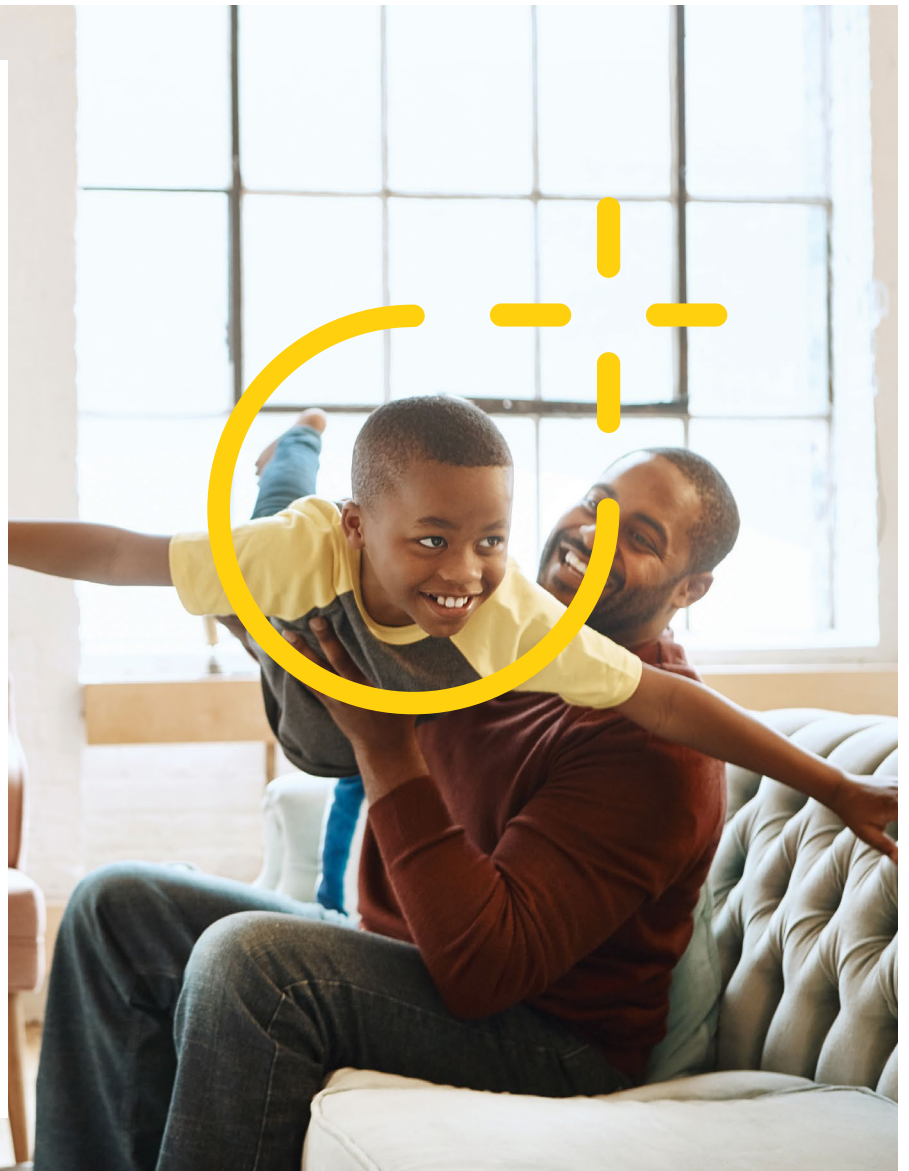
FURTHERSM
by HealthEquity

HRA

The Health Reimbursement Arrangement

Welcome to your health reimbursement arrangement (HRA) from Further. We're one of the largest, most experienced and trusted HRA administration partners in the nation. Everything you need is just a tap, click, call or swipe away.

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



Introducing the HRA

A health reimbursement arrangement (HRA) is a spending account that works with your health plan. Your employer owns 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.

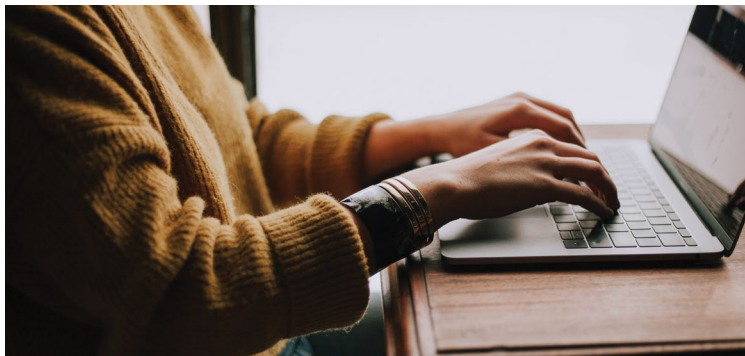


You don't pay taxes on HRA dollars and it's not part of your income.

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** The doctor's 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.

All systems go!

Use your HRA for these:

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

- Over-the-counter medications, supplies, and some feminine hygiene products
- In-network doctor visits
- Inpatient or outpatient hospital care
- Diagnostic exams
- Prescription medications

Heads up!

You can't use your HRA for these:

- Health insurance premiums
- Costs that aren't considered qualified medical expenses as defined by the IRS

NOTE: Remember, 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.

We're here for you

If you can't find the answers you're looking for online, give us a call. You can talk with one of our specially trained HRA customer service representatives.



1-800-859-2144

7 a.m. to 8 p.m. CST, Monday-Friday



hellofurther.com