

HRA Employee Handout

CUSTOMIZED BENEFITS

For what your health plan doesn't cover.

A Health Reimbursement Arrangement (HRA) is a benefit plan set up and funded by your employer. It reimburses you for eligible expenses to help offset expenses not covered by your group health plan. Your employer is offering this benefit to all eligible employees who are covered under a group health plan and who are NOT eligible for an HSA.

How It Works

- The HRA is funded by employer contributions.
- The HRA cannot reimburse expenses for qualified long-term care services.
- Unused amounts cannot be cashed out.

Debit Card

Due to IRS regulations, debit card transactions may need to be substantiated, depending on your HRA plan design.

Substantiating means validating a transaction to ensure the debit card was used for IRS approved items/services within the allowed time frame. If documentation is required for a debit card transaction, you will receive email notifications to log in to your account to view receipt reminders. The receipt reminder will display the documentation required and your next steps.

Note: If you do not have an email address on file, a receipt reminder will be mailed.

Mobile Application

The Discovery Benefits mobile application is free and available for download on Android and Apple mobile devices. The application is password protected and secure, with no information stored directly on your device. Download the application today to check your account balance or upload receipts associated with your HRA.

Reimbursement Requests

To request reimbursement, submit a copy of the EOB(s) along with a completed Out-of-Pocket Reimbursement Request Form to Discovery Benefits to access your HRA dollars.

Payment Options

Direct Deposit

To enroll in free direct deposit, simply log in to your consumer portal and enter your bank account information. **Note:** Please allow 2-3 business days for the reimbursement to be posted to your bank account once the claim has been approved.

Check

If Discovery Benefits does not have your direct deposit information on file, a check will be sent to your mailing address.

Note: Please allow 5-6 business days for the check to arrive once the claim has been approved. A \$25 reimbursement minimum is applied per month.

Contact Discovery Benefits

You can get in touch with our Participant Services by calling our toll-free number at 1-866-451-3399, submitting a toll-free fax to 866-451-3245 or sending an email to customerservice@discoverybenefits.com.

Discovery Benefits®

www.DiscoveryBenefits.com

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