HRA

The Health Reimbursement Arrangement

Welcome to your health reimbursement arrangement (HRA) from SelectAccount. 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, our team is ready to help.

SelectAccount®

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.

HRA

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 doctor, the office sends a bill (claim) to your health plan.
3. The health plan processes the claim, then sends it to your HRA for payment.
4. If you have funds in your HRA, the HRA will automatically pay or reimburse you for the expense.
5. Once your HRA funds are exhausted, you pay any expenses until you reach your deductible.

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.

Select an HRA at enrollment

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

Questions? We're here for you

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

selectaccount.com

SelectAccount®

employer pays first - crossover

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