

Health Reimbursement Account (HRA)

What is an HRA?

Your medical insurance may pay the majority of your medical costs, but some expenses are still paid out of your pocket. Expenses like deductibles, copayments, dental visits and vision care that may not be covered by your medical insurance are ultimately your responsibility. A Health Reimbursement Account (HRA) can help you pay eligible expenses with funds provided by your employer. This benefit is intended to help you pay for necessary medical expenses and maintain good health.

How much is available?

Your HRA allotment is based on the medical insurance option you have chosen. Employees with Single coverage will receive \$470 per year; employees with Family coverage will receive \$940 per year. These amounts are prorated for participants who are eligible partial years.

How do I participate?

You must enroll in Martin County's Blue Cross Blue Shield (Blue Options) to receive HRA funds. There is no need to enroll for the Health Reimbursement Account. Eligible employees are automatically signed up for the HRA when they enroll under the Blue Cross Blue Shield (Blue Options) medical plan.

What expenses are eligible?

Expenses are eligible for reimbursement if they meet all of the criteria listed below:

- Expenses must be necessary for the diagnosis, treatment, cure, mitigation or prevention of a specific medical condition.
- Expenses must be incurred during the plan year, or the plan year's grace period, to be considered eligible.
- Expenses must be incurred by you or your qualified dependents.
- Eligible expenses include the out-of-pocket expenses associated with your medical plan, such as copayments and deductibles, as well as other expenses that may not be covered by your medical insurance, like dental care, hearing aids, orthodontia, prescription drugs, psychiatric services and vision care.
- **Ineligible expenses** include cosmetic procedures, teeth whitening, vitamins or supplements, among others. A comprehensive list is available on our website.

How do I access my HRA?

There are two ways to use the funds in your HRA. Your BenefitsWorkshop Debit Card automatically deducts from your HRA balance, or you can pay for expenses out-of-pocket and submit a claim to be reimbursed.

First-time participants will receive more information and a BenefitsWorkshop Debit Card near the beginning of the year. Returning participants should keep their existing Debit Card. If your card expires, a replacement card will be mailed to you near the beginning of the year.

What do I need to know about using the BenefitsWorkshop Debit Card?

The card can be used at most medical facilities and pharmacies. There is no PIN number and you do not need to activate the card. Simply swipe the card and sign the receipt. We also recommend that you always retain a detailed receipt or itemized bill for each Debit Card transaction, as many times you will need to submit documentation showing the funds were spent on an eligible expense.

In some cases, no paperwork is required for Debit Card Transactions. For example, we will automatically approve the copays you are required to pay by your medical insurance plan. Also, many retailers have systems in place to automatically approve transactions, which eliminates the need for documentation. **However, other times it is necessary for you to submit documentation after using the Debit Card.** Appropriate documentation is either a detailed receipt, an itemized bill from your medical provider, or an explanation of benefits from your insurance company. All documentation should contain these key pieces of information: date of service, provider name, patient name, and services performed/items purchased. Documentation should be mailed or faxed to us within ten days of the transaction, along with a *HRA Expense Documentation* form (available at www.benefitsworkshop.com/martincounty).

If you do not submit appropriate documentation in a timely manner, you will be sent a reminder letter. Continued failure to comply may result in the suspension of your Debit Card privileges and/or other actions deemed appropriate by BenefitsWorkshop and your employer.

How do I file a claim for reimbursement?

You also have the option of paying for expenses yourself and filing a claim for reimbursement. However you choose to access your account, our goal is to make it simple for you. Our *HRA Expense Documentation* form is available at www.benefitsworkshop.com/martincounty and is easy to complete.

What happens to money left in my account at the end of the plan year?

Funds remaining at the end of the plan year accumulate and roll forward from year to year, as long as you remain a participant in the plan.

What happens to money left in my account if I am no longer a participant?

If you have been insured under the County's HRA medical plan for six consecutive plan years, your HRA balance (if any) is vested. This means you "own" the money and any unused funds will roll into a Retirement Health Savings (RHS) account administered by ICMA. If you meet the vesting criteria and are separating employment, contact your Benefits Administrator to discuss the HRA/RHS transition process. If you do not meet the vesting criteria, your access to HRA funds will cease day your eligibility ends but you can continue to use the funds until the last day of the month your eligibility ends. .

For more information, please visit our website or contact Customer Service.

www.benefitsworkshop.com/martincounty • (888) 537-3539 • info@BenefitsWorkshop.com

