

A PLAN YOU CAN PLAN ON



How does an HRA work?

An HRA is a reimbursement account set up and funded by your employer that helps you pay for qualified medical expenses incurred throughout the plan year.

How will I benefit from an HRA?

An HRA is offered with your health insurance plan and is designed to help offset out-of-pocket financial responsibilities associated with your medical care. The funds in the account can be used to pay for medical expenses covered by your insurance plan, such as doctor visits, exams, labs, and hospital services.

The money your employer contributes to the account is not included in your salary and is not considered taxable income.

How do I use my HRA to pay for medical care expenses?

Beginning in 2024, your AccrueHealth HRA will pay for your approved medical expenses automatically as claims are received and processed against your benefits. Payment from your HRA will go directly to the **member**, instead of the provider, as a reimbursement for your out-of-pocket expense. All HRA payments generated for claims submitted for 2023 dates of services will pay direct to your provider.



Qualifying expenses

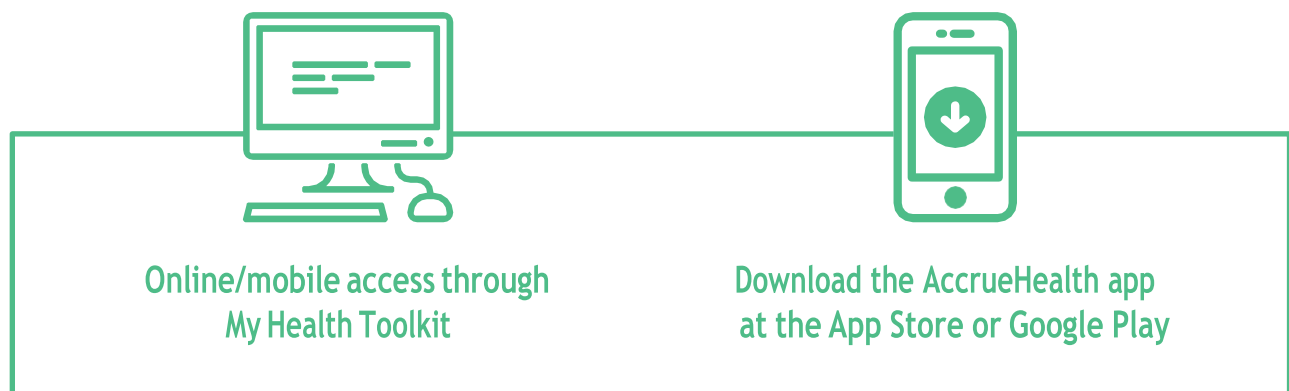
Eligible expenses will be outlined in the summary plan document and typically include:

- Deductible payments & coinsurance
- Doctors office visits, exams, lab work
- Hospital visits

Online & mobile access

Link up with AccrueHealth through My Health Toolkit (web or mobile) or through the AccrueHealth mobile app.

- View your account balance and transaction history
- View claims
- View important alerts and communications
- Sign up for text message alerts
- Sign up for [Direct Deposit](#)



Helpful hints

- Your employer puts money into your HRA and defines what medical expenses are not eligible.
- Contributions made by your employer are excluded from your gross income and not taxable.
- The funds in the account are available on your effective date into the medical plan.
- HRA funds cannot be used for expenses not covered by the medical plan such as dental and vision expenses.
- Available HRA funds will rollover into the upcoming plan year, if your medical policy with the HRA benefit is renewed.



Kansas City

