

Health Reimbursement Arrangement

What is an HRA?

An HRA is a tax-free benefit that is funded 100% by your Employer to offset certain out-of-pocket expenses that are not payable by any other source. HRA coverage applies to both you and your eligible dependents who are enrolled in the employer-sponsored group health insurance plan. During each plan year the HRA will reimburse eligible expenses. Please refer to the HRA coverage chart below for the maximum amount payable by the HRA during each plan year.

Am I Eligible?

You are eligible and will be covered by the HRA if you are an active full-time employee working 30 hours or more per week and are enrolled in the employer-sponsored group health insurance plan.

Covered Expenses

You may be reimbursed for expenses applied to your deductible by the employer-sponsored group health insurance plan during each plan year. You may be reimbursed up to the amount the **"HRA Reimburses Up To"** after your deductible expenses exceed **"Your Out of Pocket"** responsibility. Unused HRA amounts do not carry-over. However, the maximum **"HRA Pays"** amount will be available for each new plan year.

How Does My HRA Work?

1. Submit **all claims** to the employer-sponsored group health insurance company first.
2. The health insurance company will process your claim and send you an Explanation of Benefits ("EOB") statement.
3. After you receive the EOB and if it shows that your deductible expenses are more than the **"Your Out of Pocket"** amount in the HRA coverage chart below:
 - a. Login to your account online at <https://medcom.wealthcareportal.com> and navigate to the "Reimbursement Request" section of the "My Accounts" tab. Complete the steps and upload your EOB.
 - b. Or submit a picture of your EOB via the Mobile App!
4. Medcom will send you a reimbursement check (or Direct Deposit!) up to the amount the **"HRA Pays"** for your **"Coverage Level"** during the plan year.

Medical Coverage Tier	Your Out-of-Pocket Amount	HRA Reimburses Up To
Employee-Only	\$1,500	\$4,500
Employee + Spouse	\$3,000 (\$1,500 each)	\$9,000 (\$4,500 each)
Employee + Child(ren)	\$3,000 (\$1,500 each)	\$9,000 (\$4,500 each)
You + Family	\$3,000 (\$1,500 each)	\$9,000 (\$4,500 each)