

TEXASLIFE
INSURANCE COMPANY

## MAKE THE MOST OF YOUR EMPLOYER'S HEALTH REIMBURSMENT ARRANGEMENT

## **Health Reimbursement Arrangement (HRA)**

A Health Reimbursement Arrangement (HRA) is a federally approved program funded solely by employers to reimburse employees for certain out of pocket medical expenses. Texas Life has an HRA in place to reimburse employees for out of pocket deductible and coinsurance expenses incurred under the United Healthcare Texas - Insurance Choice Premier Plan AG2M.

## **HRA Plan Highlights**

- \$250 Deductible must be met before HRA funds can be used
- Tax-Free dollars to use for out-of-pocket medical expenses
- Can only be used towards your deductible and co-insurance
- Your dependents must be covered under the United Healthcare Plan AGZM
- Claims will be processed within 3 to 5 days upon receipt of the claim
- Money does not rollover
- You have 90 days after the plan year to file claims
- The HRA covers in-network and out of network deductibles
- Use HRA first before the employee can use Flex plan
- Prescription co-pays and office visit co-pays are not eligible for reimbursement
- The maximum benefit from the plan is \$2,750 each plan year
- Online Secure portal and FF Mobile Account App available to view balances, file claims & check claim status

## How to receive reimbursements for your HRA eligible expenses:

To get reimbursed for eligible expenses, you must submit your Explanation of Benefits and a claim form. You can find the claim form under the HRA section on <a href="http://benefits.ffga.com/texaslifeinsco">http://benefits.ffga.com/texaslifeinsco</a>

**Note:** You are not eligible for an HSA if you have a "general purpose" Health Flexible Spending Account (FSA) or Health Reimbursement Arrangement (HRA) through your employer or your spouse's employer which allows reimbursement of your medical expenses.

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