

## 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. Compass Rose PS has an HRA in place to reimburse employees for out-of-pocket deductible/coinsurance expenses and prescriptions incurred under the employer-sponsored group health insurance plan.

## **HRA Plan Highlights**

- Tax-Free dollars to use for out-of-pocket medical expenses
- Can only be used towards your in-network deductible, co-insurance and prescription medication
- Your dependents must be covered under the employer sponsored health plan to be eligible for expense
- Claims will be processed within 3 to 5 days upon receipt of the claim
- Money does not rollover
- You have 30 days after the plan year to file claims
- Employee Only Coverage: \$1,000 Benefit
- Employee/Children/Spouse or Family Coverage: \$2,000 Benefit
- Online Secure portal and FF Mobile Account App available to view balances, file claims & check claim status

## How to utilize funds in your HRA Plan:

- Easily swipe your FFBenefits card at your providers office or pharmacy, then submit your Explanation of Benefits (EOB) via the FF Mobile Account or the online portal
- For expenses incurred without using your FFBenefits card, submit your EOB via the FF Mobile Account app or online portal for a reimbursement by check or have the funds directly deposited to your bank account.

**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 spouse's employer which allows reimbursement of your medical expenses.





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