

# What is an HRA?

HRA stands for Health Reimbursement Account. An HRA is an employer-funded account set up to reimburse you for qualified medical expenses, such as your deductible. The HRA begins to reimburse you after you have paid your part of the deductible, as defined by your employer. Your employer works with a third-party vendor who administers the HRA. HRAs are usually paired with high deductible health plans.

## HOW DOES AN HRA WORK?

- ▶ Your employer contributes a pre-determined amount into an account set up on your behalf, called an HRA
- ▶ After you have paid your part, you can get reimbursed through the HRA for the remainder of your deductible.
- ▶ After your deductible has been fully met, the health plan pays for claims that are covered under your plan—which may include other out of pocket costs such as copays or co-insurance.

## WHAT CAN YOU EXPECT?

Medical claims are sent to WEA Trust, and it typically takes around one month to process them. Within the next month, you will receive an Explanation of Benefits (EOB). At the same time, WEA Trust will communicate with your HRA about how much went towards your deductible.

Depending on the HRA vendor your employers uses, the funds may be sent directly to you or the provider. If funds are sent directly to you, use them to pay the bill from your health care provider. Even if funds are sent to your provider, you may still receive a bill. Compare your bill with your HRA statement to verify payment.

## WHAT DO YOU NEED TO DO?

- ▶ Pay your share of your deductible.
- ▶ Know the amount of your deductible that will be reimbursed by the HRA.
- ▶ Compare all your statements— EOBs, health care provider bills, and HRA vendor statements—to make sure your HRA has paid the correct portion.
- ▶ Monitor your EOBs which will show when your deductible has been paid in full. After that, your Trust health plan pays your claims that are covered under your plan, which may include other out of pocket expenses such as copays or co-insurance.

The best way to keep track of your claims and EOBs is to use WEA Trust's member portal, myTrust. This will help as you monitor payments to your providers from your HRA.

## WHAT IF YOU HAVE QUESTIONS?

If you have questions regarding your health plan coverage or EOB, call the Trust's Customer Service Department at 800.279.4000. If you have questions about your HRA statement please contact your employment's HRA vendor.