

Workable ... Solutions Participant Guide MedFund HRA



What You Need to Know About MedFund HRA *Health Reimbursement Arrangement (HRA)*

MedFund HRA is a health reimbursement arrangement. With an HRA, the money isn't coming from your paycheck.

Your employer is the one footing the bill. Basically, an HRA is free money for you to spend on medical expenses as you choose to. This means that you can spend it on doctor's visits, medications and supplies.

Your employer may choose to set up guidelines for eligible expenses though, so make sure you are aware of the specifics of your plan.

HRA funds may or may not rollover to the following plan. Check with your employer if you are unsure whether or not your funds rollover. (It was their money in the first place though, so no pouting!) To get the most bang for your buck, make sure you spend wisely during the plan year.

The Five Keys to Understanding Your MedFund HRA Account



1. Your MedFund Plan is entirely funded by your employer.
2. Your employer determines what expenses are covered.
3. All expenses must be documented. (Some expenses are documented automatically.)
4. You may only use MedFund dollars up to your current available balance.
5. Because your HRA is funded by your employer, you cannot use these funds for reimbursement by your group health insurance.

Using your plan

Your MedFund HRA is a great benefit and simple to use, but there are a few rules to know. It is governed by IRS regulations, so you have to document how the money is spent. Here are some tips and tools to ensure you get the most out of your plan and avoid the inconvenience of denied claims.

Always provide us with an e-mail address. We use that address to communicate with you. For example, if we need a receipt, we'll send an email reminder. If you file an online claim, you'll get confirmation and when a reimbursement is processed, we'll also let you know when to expect payment.

Use our online tools. You can monitor your plan balances, transactions, pending reimbursements and receive alerts. Our online plan management platform gives you 24 hour access. You can even file online requests for expense reimbursement or set-up direct deposits.

Login to your online account regularly. You have 24-7 access to your account and funds. Stay informed and keep track of your plan. Get rid of the paper and mailing delays. Use our online tools to file claims whenever you are ready.

General tips for making the most of your MedFund HRA

Make sure MedFund dollars are only spent for expenses for eligible members of your family. Typically, those eligible are you, your spouse and your eligible dependents. Your employer may limit eligible family members to those who are covered under your group health insurance plan.

Know what expenses are eligible. Log in to your account for a summary of what is covered by your MedFund HRA plan. Generally, eligible health care expenses include services and products that are medically necessary to treat a specific condition and not just for general health, hygiene or cosmetics. If you have an iPhone or Android phone, use our app to check your current balance.

Keep your receipts. Always save valid receipts that show the details of what you purchased and when, just like you would if you were going to deduct them on your income taxes. Co-payments and purchases at most pharmacies and retailers may not need receipts, but many expenses do.

If your employer has provided us with co-payment amounts for the employer's health insurance plan, an amount equal a maximum of five co-payments to your physician or pharmacy will be automatically approved without the need to send us receipts.

If you don't have required documentation, [ask your provider for a duplicate receipt](#) or go online to your insurance plan's website. Many health and dental insurance carriers store your Explanation of Benefits (EOB) online. If you fail to submit proper documentation, we will have to ask you to repay the amount of the claim.

Frequently Asked Questions (FAQ)

How does an HRA work?

An HRA is a health reimbursement arrangement that is provided in conjunction with your High Deductible Health Plan and is funded by the employer. It reimburses employees for qualified medical care expenses incurred by the employee or the employee's spouse or qualified dependents. Contributions to an HRA are not considered income and are not subject to federal income tax or FICA tax. Benefits paid out for qualified medical expenses to participants or their spouses or qualified dependents are also excluded from tax.

May I elect to make contributions from my salary to the MedFund HRA plan?

An HRA is employer-funded only.

When and how can I take money out of my HRA account?

When you pay for an eligible medical expense for you or one of your dependents, you can file a claim online to Workable Solutions Administration for quick reimbursement. Claims payment is efficient and hassle-free and you can choose direct deposit for your reimbursement. Please follow instructions on the reimbursement request form for more information. Once we receive your properly documented reimbursement request, we will process it and send your payment within about 5 business days.

How do I know how much money is in my account?

You can find out your current account balance anytime by logging into your account on WorkableU.com. From your account page you can also access your transaction history and dependents.

What if I haven't spent all the money in my account?

The money is made available to you for qualified medical expenses during the plan year. If you do not need to use all of your funds, they are retained by your employer.

What if my medical expenses are more than my HRA balance?

You would pay any difference between the balance in your HRA and the deductible.

What expenses are eligible for reimbursement?

Eligible expenses are determined by your employer, but can include most qualified medical, dental and vision expenses not covered by your insurance plans including over-the-counter supplies. Eligible expenses are defined in Internal Revenue Code Section 213(d).

Over-the-Counter Medicines and Supplies

Beginning in January 2011, over-the-counter medications will no longer automatically be eligible for reimbursement through your MedFund HRA plan unless you have a prescription from your doctor.

- All over-the-counter medicines will require a prescription from your doctor submitted to Workable Solutions in order to qualify as an eligible expense. Please make a note if the prescription will be used for recurring reimbursements (such as maintenance medications like low-dose aspirin, heartburn medications, etc.)
- However, many over-the-counter medical supplies, such as bandages, will still be eligible for reimbursement. The change was made under the recently enacted healthcare reform legislation.
- In 2011, OTC medicines cannot be charged to your card, but OTC supplies and insulin can be. If you have a prescription for OTC medications, pay for the items first and then go online to file for fast reimbursement.
- See our *Eligible Expense Guide* for a more detailed sample list of what is eligible and what is not eligible.