### Frequently Asked Questions – Health Reimbursement Account (HRA)

### How does the reimbursement process work?

### Step 1: Pay your individual insurance premiums

You are responsible for paying your individual insurance plan premium directly to the insurance company. Most insurance carriers will allow you to pay your premium either by check or by having money withdrawn directly from your bank account.

The Aon Retiree Health Exchange recommends setting up automatic payments with your insurance carrier to help you avoid any lapses in coverage.

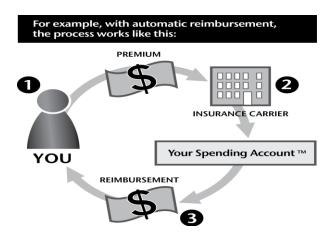
#### **Step 2: Submit your individual health expense claims**

You can be reimbursed from your HRA in any of three ways:

- Automatic reimbursement: Available only if you enroll in a Medicare product through the Aon Retiree Health Exchange, this service ensures that your Medicare-insurance premium will be automatically reimbursed from the HRA; no claim submission is necessary. This option is available for most (but not all) Medicare insurance plans—your Benefits Advisor can confirm if your plan supports automatic reimbursement and if not, offer you another convenient reimbursement process that's just as easy!
- Online claim: You can submit a claim for reimbursement on the Your Spending Account website. If you enroll in an Individual or Family plan through our partner eHealth, this option is for you!
- **Paper claim:** You can submit a claim for reimbursement in paper form. Also available if enrolled in an Individual or Family plan through our partner, eHealth.

## **Step 3: Receive your reimbursement**

Once your claim for reimbursement is approved, you will be paid from your HRA. Your reimbursement payment will be made either by a direct deposit (recommended) to the bank account of your choice or by a check mailed directly to your home.



# Can I use my HRA subsidy to pay my spouse's group health plan premiums, copays, or other out-of-pocket expenses?

For tax reasons, if your spouse is covered under a before-tax group health plan, his or her premiums and expenses cannot be reimbursed from your HRA.

## Why can't you just pay my health care premiums for me using the funds in my HRA?

For the funds in your HRA to remain a tax-free benefit, the IRS requires that you pay your premiums out of your own pocket first and then request reimbursement through your HRA.

## Is there an easy way to get reimbursed for premiums I pay on my own that doesn't require submitting a form every month?

Yes, you can submit a recurring reimbursement request to YSA. From that point on, your monthly premium will be reimbursed automatically. If something changes, you'll need to submit a new request to ensure you get reimbursed the right amount.

## Can I sign up for direct deposit of the HRA reimbursement?

Yes – and we encourage you to do so! Give us a call to set up this convenient feature.

I just added a dependent(s) and enrolled them in coverage. Can they get an HRA as well? Start by reviewing the materials you have received so far. If your new dependent is eligible for an HRA amount of their own, contact your previous employer to add your new dependent and confirm their eligibility for an HRA. If the dependent is eligible, the HRA allocation will be provided to Aon Retiree

Health Exchange and to Your Spending Account. This update could take a few weeks to occur after you update your records.

**Is the HRA amount I see on-line a monthly or annual amount?** It is an annual amount and may be prorated if you are enrolling mid-year.