

Limited Health Reimbursement Arrangement (HRA)



Helping you pay for specific medical expenses

What's a Limited HRA?

A Limited HRA is an account funded for you by your employer. You can use these funds to pay for specific eligible health care expenses for you, your spouse and your eligible dependents. Your employer chooses which expenses are eligible.

Two ways to save

Pre-deductible

Before you meet your health plan deductible, the Limited HRA reimburses you for certain health care expenses.

Post-deductible

Once you meet your health plan deductible, the Limited HRA turns into a standard HRA. This means you can use your HRA funds to pay for all eligible out-of-pocket health care expenses. Expenses are set by your employer and could include copays, medical and pharmacy expenses.

Benefits of a Limited HRA

- **You get money for eligible expenses.** You can use money from your employer for certain health care expenses.
- **Use it with other tax-advantaged accounts.** A limited HRA may complement other PayFlex® accounts if offered. This means more ways to save.
- **Get instant access to your money.** If offered, the PayFlex Card®, your account debit card, makes it easy to spend the money in your Limited HRA.
- **Receive online support.** You have 24/7 access to your account information from your PayFlex member website. You can:
 - View your account balance and employer contributions
 - Submit claims for reimbursement
 - Enroll in direct deposit
 - Review debit card transactions (if applicable)

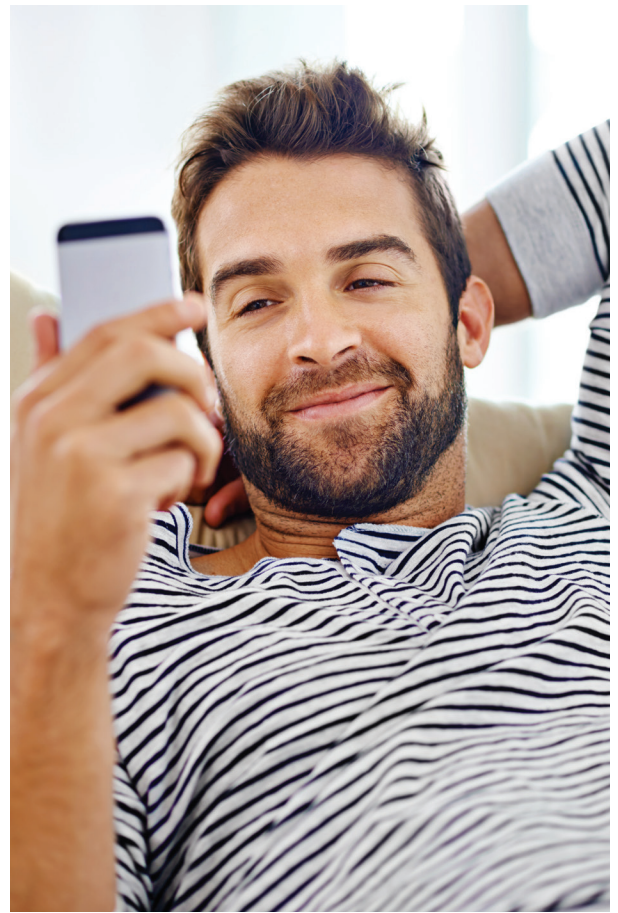
How to use the funds in your Limited HRA

Using the funds in your Limited HRA is easy. Your employer sets the amount contributed to your Limited HRA. And once funds are available in your account, you have three ways to use your funds:

- Pay for your eligible expenses with cash, a check or a personal credit card. Then, submit a claim for reimbursement. You can do this online, through the PayFlex Mobile® app or by filling out a paper claims form.
- Use your PayFlex Card to pay for an eligible expense.
- You will receive a PayFlex Card in the mail, just call the number to activate it.
- Then you will get your personal identification number (PIN)
- To use your card, simply swipe at qualified merchants where MasterCard is accepted and where merchants can process health care cards.
- Merchants include doctors offices, hospitals and pharmacies.
- **Pay your provider:** Use the PayFlex® online feature to pay your provider directly from your account.

Things to remember:

- When submitting eligible claims for reimbursement, you can have the money deposited directly into your checking or savings account.
- If you don't sign up for direct deposit, no worries. We'll mail you a check.
- Qualified expenses are set by your employer according to Internal Revenue Service guidelines.



Questions?

Visit **payflex.com** or call us directly at **1-844-729-3539 (TTY: 711)**. We're here to help Monday - Friday 7a.m. - 7p.m. CT, and Saturday 9a.m. - 2p.m. CT.



Good to go

The PayFlex Mobile app helps keep it simple.

- ✓ Manage your account.
- ✓ View alerts and notifications.
- ✓ Snap a photo to submit a claim.

PayFlex Systems USA, Inc.

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