

## Wellness program and the Health Reimbursement Account (HRA)

### 1) How do you get the HRA for Wellness

- a. Complete one item in each quarter (1<sup>st</sup> – 3<sup>rd</sup> quarters)
- b. After all items are completed your name will be provided to the HRA vendor in the 4<sup>th</sup> quarter

### 2) Who is the vendor for the HRA

- a. HealthEquity (the same vendor as the FSA and HSA)

### 3) When will I get my funds in my HRA

- a. Your HRA funds will be loaded onto your card and can be used as of January each year

### 4) If I leave the organization, can I take the HRA funds with me?

- a. No, the HRA funds are only available to employees while they are actively employed by the company.
- b. If an employee leaves the company, the HRA funds are forfeited.

### 5) Will my HRA funds rollover each year

- a. Yes, there is no minimum or maximum amount you can rollover
- b. Rollover funds will be available each April

### 6) How does the HRA work with my FSA account

- a. Your FSA funds will be used first and once your FSA funds have been depleted your HRA funds will be used when swiping your card
- b. Your HRA funds are loaded onto the same card your FSA funds are on

### 7) How does the HRA work with my HSA

- a. You will receive a separate HRA debit card
- b. You can use your HSA card for medical/vision/pharmacy and dental expenses
- c. You can use your HRA card for dental and vision expenses only

### 8) What if I have an HSA and a limited purpose FSA already

- a. Your HRA will be added to your FSA debit card
- b. It is used for the same expenses your limited purpose FSA card is used for
- c. Your FSA funds will be used first and then, if needed, your HRA funds will be used second

### 9) I am not on the medical plan, how does the HRA work for me

- a. You will receive an HRA debit card
- b. You can use your HRA card for dental and vision expenses only