

# FAQ: Health Reimbursement Arrangement (HRA)

## What is an HRA?

A Health Reimbursement Arrangement (HRA) is a benefit offered by your employer. With an HRA, your employer deposits funds into an account for you to help pay for eligible medical expenses. Both you and your dependents can use your HRA.

## Who is eligible to participate in an HRA?

Access to an HRA can only be available if you and your dependents are enrolled in an employer sponsored “group health plan” that meets specific minimum value requirements under the Affordable Care Act (ACA).

## What’s in it for you?

- This account is fully funded by your employer — they contribute all the money to it!
- The funds roll over from year to year, as long as you are still at Activision Blizzard.

## How does an HRA work?

- Convert points you earn through Activision Blizzard’s Benefits @ Play Program, to HRA dollars.
- When you need to receive eligible care or purchase an eligible item, you use your HRA debit card to pay. Should your card not work at the time of purchase, you can pay out-of-pocket and submit a claim to be reimbursed online in the HealthEquity Member Portal
- Make sure to keep your itemized receipts and/or prescriptions to submit expenses for reimbursement.

## How much does your employer contribute?

Plan Tier	Employer Contribution Amounts
Just You	\$500
You + Family	\$1000
Waived Medical Coverage	\$250

## How do you contribute to your HRA?

Through Activision Blizzard’s Benefits@Play Program, you can accumulate Jiff points. You can convert Jiff points into HRA dollars, which will then be directly added to your HRA account on a weekly basis. (Remember, you can only contribute to an HRA if you do not have an HSA.)

## Who is covered under an HRA?

An HRA covers eligible expenses for you and all of your dependents, even if they are not covered under your primary health plan.

## How do you add your spouse/domestic partner to the account and obtain a card for them?

To add or edit a dependent and obtain a debit card<sup>1</sup> in their name, please call HealthEquity member services at 1-844-341-4934. Our account mentors are available to support you 24/7.

## **How can you use this money?**

You can use your funds for copays, deductibles, coinsurance, vision, dental care, and certain medical supplies. The IRS provides specific guidance regarding eligible expenses—for the full list, look up IRS Publication 502.

## **What are some examples of ineligible expenses?**

Some ineligible expenses include: health insurance premiums, pre-paid services, teeth whitening, cosmetic surgery, health club dues, and nutritional supplements.

## **How do you determine the date my expenses were incurred?**

Expenses are incurred at the time the medical care was provided or purchases were made, not when you are invoiced or pay the bill.

## **How do you access your HRA funds?**

If you have a benefits debit card, simply swipe it at the register. Otherwise, file a claim including the receipt documenting the type, amount and date. Once approved, your reimbursement check will be mailed or deposited into your bank account.

## **What happens if you don't spend all your HRA funds by the end of the plan year?**

Any unused funds at the end of the plan year are rolled over into the next plan year. If you are no longer eligible for an HRA due to plan changes (i.e., you switched to a CDHP and now have an HSA) then those funds will be moved into a Limited Purpose HRA (See FAQ on LPHRA for more info on how that's different).

## **How soon can you start spending your HRA funds?**

You can spend your funds once you convert them from Jiff points to HRA dollars. These are converted once a week on Tuesdays, so once the funds hit your account, you can start spending!

## **What happens if you leave the company?**

Participation in your HRA is also terminated. Only expenses that were incurred prior to your termination date are eligible for reimbursement. In some cases, you may be eligible to elect COBRA coverage for your HRA.

## **What is the deadline for submitting claims?**

You can submit claims for reimbursement at any time during the same plan year that you incur the expense. A runout period exists where you can submit prior year expenses for reimbursement up until December 31 of the following year.

## **How long will it take for your claim to be processed?**

Claims take 7-10 business days to be processed.

## **When do you have to submit documents to substantiate your expense?**

You should always ask for an itemized receipt when you receive care. HealthEquity will frequently ask you to submit documents that show information about your transaction.

## **What information does your documentation or receipt have to include?**

Any receipt or document you submit must include the following pieces of information: date of service, name of the person receiving the treatment, item or service purchased, and the amount paid. In some cases, your expense may require HealthEquity to collect a prescription or doctor's note in addition to your itemized receipt.

## **Can you still deduct healthcare expenses on your tax return?**

Yes, but not the same expenses for which you have already been reimbursed from your HRA.

## **Are over-the-counter (OTC) medications eligible for reimbursement?**

Most OTC medications are only eligible with a doctor's prescription. Insulin is an exception to this rule. You will need to submit a claim with the receipt for the OTC medicine along with the prescription from your doctor that includes the diagnosis and course of treatment to receive reimbursement.

## **Need more information or have questions? We're happy to help.**

Visit [www.healthequity.com](http://www.healthequity.com), email [memberservices@healthequity.com](mailto:memberservices@healthequity.com), or call 1-844-341-4934.