



# Health Reimbursement Account (HRA) FAQ

## What is an HRA?

A Health Reimbursement Account (HRA) is an account that your employer deposits funds into to help pay for eligible healthcare expenses. Both you and your dependents can use your HRA.

## Who is eligible to participate in an HRA?

To be eligible for an HRA, you must be enrolled in a medical plan and participate in [Benefits@Play](#). You cannot have an HSA.

## What's in it for you?

- This account is fully funded by Activision Blizzard
- The funds roll over from year to year, as long as you are actively employed

## How does an HRA work?

- Points convert automatically through Activision Blizzard's [Benefits@Play Program](#), and are deposited into HRA account.
- When you incur eligible healthcare expenses, you can 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                        |

## How do you contribute to your HRA?

Through Activision Blizzard's [Benefits@Play Program](#), you can accumulate points in [Castlight](#). Points you earn will be converted to HRA dollars, which are deposited to your HRA on a weekly basis in \$50 or \$100 increments. To learn more about deposit increments, review the [Benefits@Play Overview](#). (Remember, you can only receive contributions 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?

- In the [HealthEquity member portal](#), click 'Manage Cards' on the homepage. Click 'Add/Edit Dependent' and add your dependent's information.
- Go back to the 'Manage Cards' page and click 'Request New card' next to the applicable dependent.
- You can also call HealthEquity member services at 1-844-341-4934.
- The new card should arrive within 10 business days after the order is placed.

## What are some examples of eligible expenses?

You can use your HRA funds for doctor visits, prescriptions, glasses, dental care, and more. 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 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 HealthEquity 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 switch to an HSA) then those funds will be forfeited.

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

You can spend your funds once they are available in your Health Equity account.

## What happens if you leave the company?

Participation in your HRA is 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. You have until April 30 of the following year to submit claims.



## **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 until April 30 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 that have already been reimbursed from your HRA.

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

Yes! You can use funds to pay for hand sanitizer, ibuprofen, aspirin, band-aids, and more. You can view other eligible expenses [here](#).

## **Need more information or have questions? HealthEquity is 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.