



FAQ: HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

Who is eligible to participate?	Eligibility to participate in the HRA will be determined by the employer.
How is the HRA funded?	The account is funded with employer contributions and will be allocated on a pre-determined funding schedule (annually, quarterly, monthly, etc.).
Will employer funds be held in a trust account?	The employer may set up a Voluntary Employee Beneficiary Association Trust (VEBA) in which funds will be held for each participant.
Does the HRA earn interest?	If the employer chooses to establish a VEBA, interest will accrue daily and be allocated to the participant's account monthly.
Can employees contribute to the plan?	No.
What happens to the available funds at the end of the plan year?	All or some unused funds may be rolled over to the next plan year.
Is there a cap on rollovers?	This is dependent on your specific employer Plan.
What happens to the HRA funds upon death of the employee /retiree?	This will vary by plan. Please refer to your Summary Plan Description.
Is the HRA portable?	No, however, you may be able to continue through COBRA coverage or a spend-down option. Please refer to your Summary Plan Description for details.
Is the interest earned or reimbursement funds received taxable to the employee or retiree?	No. Payments made for eligible medical expenses (section 213(d)) are excludable from gross income.
How do participants access funds?	Participants must submit paper reimbursement request forms.
What happens if a participant requests a reimbursement for more than what is available in the account?	Reimbursements cannot be made for more than the available amount. Requests exceeding the participant's account balance will be pended until sufficient funds are available. As allocations from the employer are received, reimbursement requests will be fulfilled. Participants are liable to their provider for payment regardless of the reimbursement received.
What expenses are eligible for reimbursement under the plan?	Most plans allow all IRS213(d) expenses, however you should refer to your Summary Plan Description for details. Go to www.acclaimbenefits.com for a complete list of <u>eligible and ineligible expenses</u> .

How do I submit a Reimbursement Request Form?

HRA Reimbursement Request Forms are available at the Acclaim Benefits website.

Forms may be **faxed** to Acclaim Benefits at:
763.278.4301 or 877.893.9536 (toll free fax)

Forms may also be **mailed** to:
Acclaim Benefits
P.O. Box 46326
Minneapolis, MN 55447

Can I view my HRA balance or activity online?

Yes. Participants may view their account information by logging on to www.acclaimbenefits.com

How do I log on to the Acclaim Benefits website for the first time?

Go to www.acclaimbenefits.com and find the "Participant Login" in the lower right corner. Click on "Go to Login". For more details, please see [WEB/IVR Instructions](#).

How do I contact customer service?

You may contact Acclaim Benefits customer service at:
763.278.4312 or toll-free at 1.800.333.3724 (automated line)
hraCSR@acclaimbenefits.com