

Q) Who qualifies for an HRA?

A) Employees who enroll in the medical plan and who will be turning 65 during the current plan year will qualify for an HRA. At the start of the plan year, information will be mailed to you from the Archdiocese that indicates you have been enrolled in an HRA.

Q) Who can contribute to my HRA?

A) Only your employer can make contributions to your HRA. These deposits will be made directly to your HRA on a per pay basis.

Q) How much does my employer contribute to my HRA each quarter?

A) For individual coverage the Archdiocese will contribute \$46.16 each pay. For family coverage the Archdiocese will contribute \$92.32 each pay.

Q) How does my HRA get setup?

A) After you enroll in the medical plan the Archdiocese will automatically open an HRA account with HealthEquity. You will receive communication from HealthEquity which will include your debit card and account information.

Q) How does the HRA work?

A) The HRA is designed to help you pay for out-of-pocket medical expenses particularly to help toward your deductible. The HRA can also be used to pay for other health expenses such as out of pocket dental and vision expenses.

Q) How can I pay for my expenses?

A) For current year expenses, you can use your debit card to pay the expense. You then submit your receipt(s), explanation of benefits (EOB) and description of service via your online Healthy Equity portal [here](#) or WageWorks/EZ Receipts App.

For prior year expenses, you must submit receipt(s), EOB and description of services using the HRA claim form with HealthEquity. You can submit the form via your online portal

These claims must be submitted by March 31st of the current plan year. You cannot use your debit card for prior year expenses.

Q) What happens if I do not submit supporting documentation for my expense?

A) If you do not submit documentation within 60 days, your card will be put into a temporary suspended status until the transaction is resolved.

Q) What type of expenses do not require supporting documentation?

A) Prescription drugs or co-pays to your provider.

Q) What if I have a re-occurring expense?

A) You are only required to submit supporting documentation one time per plan year for the recurring expense.

Q) What will happen to my funds from the prior year?

A) Approximately mid-April of the current year, any unused funds will be comingled into your current year funds for use on any current year expenses.

Q) What if I earn wellness funds?

A) Wellness funds will be deposited in your HRA account which will be accessible on your debit card.

Q) What eligible expenses qualify for reimbursement?

A) For a list of eligible expenses, see the [IRS Publication 502](#).

Q) What happens when my employment terminates, or I cancel my insurance?

A) The per pay deductions will stop but, the money in your HRA is yours to keep and will roll over from year to year.

Q) Where do I go to change my name or address on my HRA?

A) You will need to log into your HealthEquity account [here](#).

Q) Who should I contact if I have any questions?

A) Please contact HealthEquity at 877-924-3967.