

# Health Reimbursement Arrangement (HRA)

## Frequently Asked Questions for Administrators



### What is a Health Reimbursement Arrangement (HRA)?

A Health Reimbursement Arrangement is an interest-bearing, employer-funded account created in your name to reimburse you tax-free in retirement for eligible premiums.

### Do I have to enroll?

You were automatically enrolled by your employer. However, you will need to register your account. Please log into your secure online account through <https://midamerica.wealthcareportal.com>. Select **Register** from the top right-hand corner or select **Click Here** next to New User on the left-hand side. Enter your identifying details. Your employer ID is your Social Security number (no dashes). Your Registration/Employer ID is MRSPURCHLINE.

### What are the benefits of an HRA?

- Employer deposits are tax-free (not subject to FICA, Federal, or State income taxes), so you receive 100% of the value of each benefit dollar.
- Deposits earn interest tax-free.
- Reimbursements from the plan are tax-free for eligible premiums for you, your spouse, and any qualifying dependents, if applicable.
- Account balance rolls over each year and there is no time frame by when you must submit expenses for reimbursement.
- You have the flexibility to choose which eligible expenses and when to submit for reimbursement.

### Who is eligible to receive the benefits of my HRA?

You, your spouse, and any qualifying dependents are able to seek reimbursement for eligible premiums from the HRA. Qualifying dependents include children under the age of 27 at the end of the tax year and any tax dependents.

### How often will my employer contribute to my account?

Your employer will contribute to your account on an annual basis. For detailed information regarding contribution amounts and timing, please contact your employer.

### Where are funds invested?

Funds are invested in a fixed annuity with a guaranteed rate of return. Investments are provided by American United Life Insurance Company®, a OneAmerica® Company (AUL). For more information on your investments, please visit [www.oneamerica.com](http://www.oneamerica.com).

### How can I view my account balance and transaction history?

Please log into your secure online account through <https://midamerica.wealthcareportal.com>. You will need your Employee ID (which is your Social Security Number) and your Employer ID to register. Your Employer ID is MRSPURCHLINE.

### Can I make contributions to my HRA?

Only an employer can fund an HRA. You cannot contribute.

## Can I move HRA funds to another plan?

The funds deposited in your account must stay within your employer-sponsored HRA plan.

## Can I name a beneficiary?

No. However, a surviving spouse or qualifying dependent will still be able to access funds for eligible premiums. If you do not have a surviving spouse or qualifying dependent, the executor of your estate or trustee can use your remaining funds to reimburse eligible premiums not previously submitted on your behalf, including expenses related to your death. If an account balance still remains, the balance will forfeit back to the employer.

## What happens if I go back to work part-time for my employer?

Special rules may apply if you return to work for your former employer. Please consult your employer.

## Am I still eligible for a Premium Tax Credit (subsidy) if I have an HRA?

Yes. If you qualify for a Premium Tax Credit under the Affordable Care Act (ACA), you must suspend your HRA account balance to receive the credit. You will not be able to submit or incur expenses for reimbursement during the time your HRA is suspended; however, your employer is still able to contribute to your account during the suspension and your account continues to earn interest. The suspension must remain in effect until the end of the year. Please log into your secure online account through <https://midamerica.wealthcareportal.com> to obtain the Account Restriction/Suspension Form.

# Submitting Claims

## What is considered an eligible premium expense?

Most common eligible premium expenses:

- Health insurance premiums
- Dental and vision premiums
- Long-term care premiums subject to IRS limitations
- Medicare Part B, Part C, Part D, and Medicare supplement plans
- Individual policies both on and off the exchange
- Employer-sponsored group coverage premiums as long as they are not paid for on a pre-tax basis

## Can I be reimbursed for premium expenses ahead of time?

Premium expenses can only be reimbursed one month ahead of time. You are not able to submit a reimbursement request for more than one month in advance regardless of when those premiums were due and/or if those premiums were already paid.

## How do I submit a claim?

- To submit a claim, you can set up reimbursements online at <https://midamerica.wealthcareportal.com> or fill out the Claim Form, which can be obtained online or by calling (855) 329-0095.
- Recurring premium claims are valid for 12 months. After 12 months, a new claim form and updated policy documentation must be submitted. If at any time during the 12 months, your premium amount changes or the policy terminates, you must notify MidAmerica immediately. If you do not supply adequate supporting documentation, MidAmerica will hold your funds until they receive the necessary information.
- All claims will be processed in approximately 7-10 business days.
- Direct deposit is available by checking this option on the Claim Form or when submitting a claim online.

## What type of documentation should I include with my premium reimbursement?

You can substantiate your claim with a Premium Notice, such as a bill or acceptance letter from the insurance company, which includes the following:

- The premium amount
- The effective date of coverage
- Name of the person insured - this will be you, your spouse or a qualifying dependent

## Are there any fees?

Yes, there is a \$1.00 monthly Administration Fee which will be deducted from your account balance. There are not any additional fees for submitting claims online, through the phone app or with the debit card. However, there is a \$5.00 reimbursement fee assessed per hard copy claim form capped at six fees per year. To minimize fees and maximize interest, you may submit multiple claims at the same time and only pay one fee. Expenses do not expire and can be submitted at any time.

## Questions?

If you have questions regarding your plan, please contact MidAmerica Administrative & Retirement Solutions (MidAmerica), the plan administrator, at (855) 329-0095 or email us at [healthaccountservices@MyMidAmerica.com](mailto:healthaccountservices@MyMidAmerica.com).



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