

Health Reimbursement Arrangement (HRA)

Frequently Asked Questions

What is a Health Reimbursement Arrangement (HRA)?

A Health Reimbursement Arrangement is an employer-funded account created in your name to reimburse you tax-free for eligible medical expenses.

Do I have to enroll?

You were automatically enrolled by your employer. No action is necessary on your part.

When will I be vested?

You will have immediate access to your annual contribution, but your funds will not roll over from year to year.

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.
- Reimbursements from the plan are tax-free for eligible medical expenses for you, your spouse, and any qualifying dependents, if applicable.
- 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 medical expenses from the HRA. Qualifying dependents include children under the age of 27 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.

How often will I receive account statements?

You will receive paper statements on a quarterly basis. However, you may access your account activity anytime by logging in to your account on our secure website, www.mywealthcareonline.com/midamerica. You will need your Employer ID – MRSFDACEBA01 – and your Social Security Number to register.

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 medical expenses and 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 medical expenses and 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 your employer.

Submitting Claims

When can I request a reimbursement?

You may request a reimbursement at any time. You must exhaust any Flexible Spending Account (FSA) funds prior to receiving reimbursement from your HRA. Your unused HRA funds roll over each year while any unused FSA funds are forfeited, so it is advantageous to use FSA funds first.

What is considered an eligible medical expense?

Most common eligible medical expenses:

- Insurance plan deductibles
- Insurance plan coinsurance
- Office visit copays
- Physician service copays
- Prescription copays
- Over-the-counter drugs*

*IRS requires a doctor's note or prescription for over-the-counter drugs

Eligible medical expenses are defined under Section 213(d) of the Internal Revenue Code. IRS Publication 502 can also be used as a guide. However, there may be instances where the information in IRS Publication 502 does not apply to Health Reimbursement Arrangements.

Are premiums considered an eligible medical expense?

While actively employed, you will not be able to seek reimbursement for eligible medical premiums. However, once separated from service, you will be able to seek reimbursement for eligible medical premiums and will receive additional information at that time.

Can I get reimbursed for medical expenses I haven't paid yet?

Yes. You can submit a claim prior to paying the bill as long as you have incurred the expense.

How do I submit a claim?

- To submit a medical expense, you can set up a reimbursement online at www.mywealthcareonline.com/midamerica or fill out the one-time claim form, which can be obtained online or by calling (855) 329-0095.
- 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 when submitting a claim online or completing the Direct Deposit Form, which can be obtained online or by calling (855) 329-0095.

What type of documentation should I include with my eligible medical expense reimbursements?

You can substantiate your claim with one of the following:

- The Explanation of Benefits (EOB) statement returned to you from the insurance carrier indicating the amount you are responsible for.
- Copay receipts if you are covered under a managed care or prescription drug plan.

- If there is no insurance for the health care expenses, submit an itemized bill with the following:
 - Name of the provider and patient
 - Service cost, date, and description
 - Notation when there is no coverage

Are there any fees?

No, there are no fees associated with your HRA account.

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@midamerica.biz.

If submitting paper forms, send to:

MidAmerica Administrative & Retirement Solutions
Attn: HRA Department
P.O. Box 24927
Lakeland, Florida 33802
Fax: (863) 577-4460
claims@midamerica.biz

For investment or plan information related questions, please contact your Keenan & Associates Representative at 800-444-9995.

