

Health Reimbursement Arrangement (HRA)

Frequently Asked Questions for Active Employees with excess benefit dollars who are on the employer's health insurance plan or have group coverage through another source



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 for eligible medical expenses.

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 www.mywealthcareonline.com/midamerica. 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 Employee ID is your Social Security number (no dashes). Your Registration/Employer ID is MRSNISOFWIS1.

When will I be vested?

You own your account balance according to the following vesting schedule: 100% Immediate.

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 medical expenses 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 medical expenses 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 makes deposits to your account on a bi-weekly basis during your active employment. 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.

How often will I receive account statements?

You will receive paper statements on an annual basis. However, you may access your account activity anytime by logging in to your account on our secure website, www.mywealthcareonline.com/midamerica.

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 the 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 in excess of the \$500 annual carryover 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. A Partial Listing of 213(d) Eligible Medical Expenses has been provided for you online by logging in to your secure account on www.mywealthcareonline.com/midamerica. 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 be 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 claim, you can set up reimbursements online at www.mywealtheonline.com/midamerica or fill out the Claim Form, which can be obtained online or by calling (855) 329-0095.
- 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 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?

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@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 National Insurance Services Representative at (800) 627-3660.

