

PayFlex® Health Reimbursement Arrangement (HRA)

An HRA is an account funded only by your employer. You can use these funds to pay for eligible health care expenses for you, your spouse and your eligible tax dependents. Your employer determines qualified expenses. Expenses could include copays and deductibles, along with other health-related expenses.



Benefits of an HRA

1. **Money for eligible expenses.** You get to use money from your employer to pay for eligible health care expenses.
2. **Instant access to your money.** The PayFlex Card®, your account debit card, makes it easy to spend the money in your HRA.
3. **It's your money.** Any funds left in your HRA at the end of the plan year will carry over to the next plan year. As long as you continue to be enrolled in an HRA.
4. **Online support.** You have 24/7 access to your account information at www.payflex.com. From the PayFlex member website, you can:
 - View your account balance and employer contributions
 - Enroll in direct deposit
 - Sign up for account alerts and notifications
 - Submit claims
 - Review debit card transactions

How to use the funds in your HRA

Your employer determines the amount contributed to your HRA. Once funds are available in your account, you can:

- Pay for an eligible expense with cash, check or a personal credit card. Then submit a claim to pay yourself back from your account. You can do this online, through the PayFlex Mobile® app or fill out a paper claim and fax or mail it to PayFlex.
- Use the PayFlex Card, your account debit card, to pay for an eligible expense.
- Use online bill payment to pay your provider directly from your HRA.

Sign up for account alerts

To help stay up to date on your card transactions, we encourage you to sign up for debit card notifications through e-mail, web alert or both. Log in to your PayFlex member website and click **Account Settings**. Then, select **Account notifications**.

Questions?

Log in to your PayFlex member website and click **Help & Support**.

This material is for informational purposes only and is not an offer of coverage. It contains only a partial, general description of plan benefits or programs and does not constitute a contract. It does not contain legal or tax advice. You should contact your legal counsel if you have any questions or if you need additional information. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change. PayFlex cannot and shall not provide any payment or service in violation of any United States (US) economic or trade sanctions. For more information about PayFlex, go to **payflex.com**.

Note: Standard text messaging and other rates from your wireless carrier still apply.

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