

QUESTIONS AND ANSWERS

Managing Your Health Reimbursement Arrangement (HRA), Administered Through Kaiser Permanente¹

Understanding your HRA

When can I start accessing the funds in my HRA?

You're eligible to use your HRA funds the day your plan year starts.

Who contributes funds to my HRA and how much is in my account?

Your HRA is owned and funded by your employer. You are not permitted to contribute funds to the account. Each plan year, your employer will determine the amount available in your HRA. See your company's benefit plan documents for more information.

What can I use my HRA funds for?

You can use the funds in your HRA to pay for qualified medical expenses,² such as doctor's

office visits, prescription drugs, and lab tests. Depending on the type of HRA your employer offers, the expenses eligible for payment with your HRA funds may be more limited. Consult with your employer's plan administrator for details.

How can I track the balance in my HRA or access other account information?

You can access account information online, 24 hours a day, seven days a week, at kp.org/healthpayment. You'll be able to check your account balance, file claims, view transaction history, and more. You can also call our Kaiser Permanente Health Payment Services line at **1-877-761-3399** to speak to a customer service representative, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. Eastern time.

You can also view account statements online.

How do I use my HRA to pay for qualified medical expenses?

There are a couple of ways to pay for your qualified medical expenses with your HRA:

Debit card

If your employer offers our Kaiser Permanente Health Payment Card, you can use this debit card either

- when you get care, or
- by writing your card number on your bill and sending it in.

Reimbursement

Pay out of pocket using your own funds, and get reimbursed later by filing a claim at kp.org/healthpayment or by calling our Kaiser Permanente Health Payment Services line at **1-877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. Eastern time.

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When should I submit HRA reimbursement requests?

You can submit HRA reimbursement requests for out-of-pocket expenses anytime during the plan year in which you had the expense. You also have a run-out period³ following the end of the plan year to submit reimbursement requests from the previous plan year.

What kind of paperwork will I need to submit with a request for reimbursement or to substantiate (i.e., validate) a claim?

In some cases, no additional documents will be required to show proof of expenses. In other cases, you may need to submit more paperwork.

Here are examples of documentation we accept:

- Summary of Accumulation (SOA)
- Explanation of Benefits (EOB)
- bills
- receipts

What if I leave my current employer or retire and still have money in my HRA?

You can be reimbursed for any qualified medical expenses you incur before you leave the company or retire, but any remaining balance will be lost. This may work differently if you choose to continue your medical benefits through COBRA. Please contact your company's benefits administrator for more information.

What if there's money left in my HRA at the end of the plan year?

Some or all of your unused funds may roll over to the next plan year, as long as you're still enrolled in the plan. Your employer will determine how much, if any, of your HRA funds will roll over.⁴

Your Kaiser Permanente Health Payment Card

If your HRA comes with our debit card—the Kaiser Permanente Health Payment Card—you can use it to pay for qualified medical expenses.² You should receive your card in the mail by the start of your plan year.

Where can I use my Health Payment Card?

You can use your Health Payment Card at Kaiser Permanente facilities and pharmacies. You can also use it at any other provider or facility that accepts Visa debit cards. However, HRA funds can be used only for qualified medical expenses.

What if my Health Payment Card isn't accepted by a health care provider or facility?

If you have trouble using your card, it may be because it hasn't been activated, or the provider or facility may not accept Visa debit cards.

If your Health Payment Card isn't accepted, you'll need to pay the entire amount out of pocket using another payment method.

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You can request reimbursement by:

- logging on to kp.org/healthpayment, or
- calling **1-877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. Eastern time.

What if I use my Health Payment Card to pay for expenses that aren't considered qualified medical expenses?

Your employer owns and funds your HRA. When we process your transactions, any nonqualified medical expenses will be flagged and you'll be notified. You'll need to reimburse your HRA or your employer for anything that isn't a qualified medical expense.

Can I use my Health Payment Card to pay Kaiser Permanente bills that I receive in the mail?

If you receive a bill from Kaiser Permanente and wish to pay it using funds from your HRA, write your Kaiser Permanente Health Payment Card number in the payment section of the bill, and mail it to the address that appears on your bill.

How do I order additional Health Payment Cards?

If you need additional Health Payment Cards, you can order them online or by phone. You'll receive two cards by the start of your plan date, and can order an additional two cards at no charge. After this, you'll be charged \$10 for any additional cards you wish to order. Log on to kp.org/healthpayment or call **1-877-761-3399**, Monday through Friday (except holidays) from 8 a.m. to 10 p.m. Eastern time.

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Note: The tax references in this document relate to federal income tax only. Federal and state tax laws and regulations are subject to change. Consult with a qualified professional for tax or legal advice.

¹Kaiser Foundation Health Plan of Ohio does not provide or administer financial accounts, including HRAs, FSAs, and HSAs, and does not offer financial, tax, or investment advice. Members who participate in these types of financial accounts are responsible for their own financial and investment decisions. Kaiser Foundation Health Plan, Inc. (KFHP, Inc.), an affiliate of Kaiser Foundation Health Plan of Ohio, offers HRA, FSA, and HSA administration services through KFHP, Inc.'s contractual relationships with nonaffiliated administrative and banking entities.

²To view a list of qualified medical expenses defined under Internal Revenue Code Section 213(d), download IRS Publication 502, Medical and Dental Expenses, at irs.gov/publications or contact the IRS at 1-800-829-1040. Consult with your employer's plan administrator to find out what type of HRA you have and which categories of qualified medical expenses are eligible for payment or reimbursement under your HRA.

³Your run-out period is determined by your employer. Contact your employer's plan administrator for more information.

⁴If your employer has chosen to roll over unused funds, those funds will be available to you after your run-out period ends. Contact your employer's plan administrator for more information.

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