

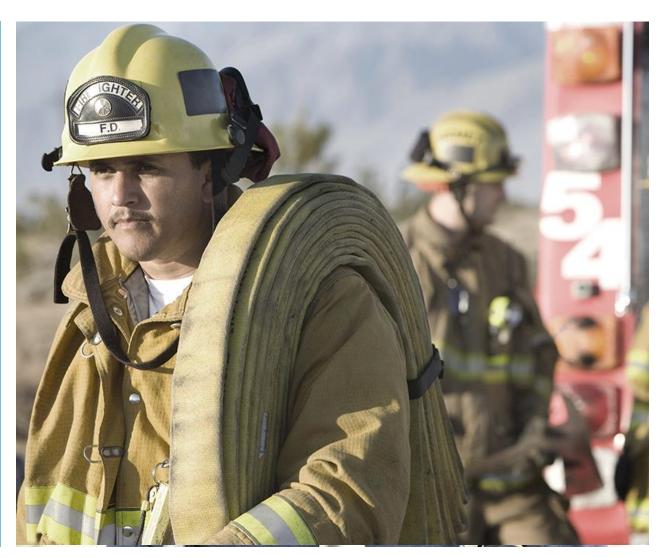
#### Save Tax. Keep More. public employees i





Insurance | Risk Management | Consulting

# Health reimbursement arrangements for public employees in the Northwest



# What is an HRA?

# **Health Reimbursement Arrangement**

- "Account-based" group health plan
- Funded by employer
- Tax-free money for future medical care costs
- Often called "VEBA"
  - Assets held in a voluntary employees' beneficiary association (VEBA) trust



# Tax Advantage

#### "Win-win" for employees and employers







# **Key Benefits**

# You...

...pay no tax (federal income or FICA)

#### ...can use your account anytime (after becoming claims eligible)

... choose your investments

...do not have to be covered under a high-deductible health plan (HDHP)





# **Key Benefits**



# Your...

...unused balance carries over (no annual "use-it-or-lose-it" or carryover limitations)

> ...account can transfer to your spouse, children, beneficiaries, or other eligible survivors if you pass away



## Getting Money In (contributions)

# Common funding sources

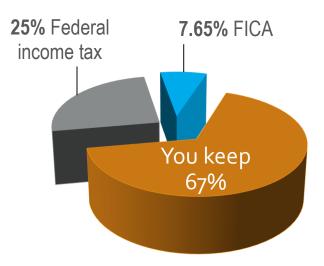
- Leave cash outs (sick leave, vacation, personal, other)
- Mandatory employee contributions
- Future COLAs; pay increases
- Unused benefit dollars
- Wellness incentives

No individual choice; all employee group members defined as eligible must participate per IRS rules.



# Save Tax. Keep More.

#### WITHOUT HRAVEBA:



#### WITH HRAVEBA:

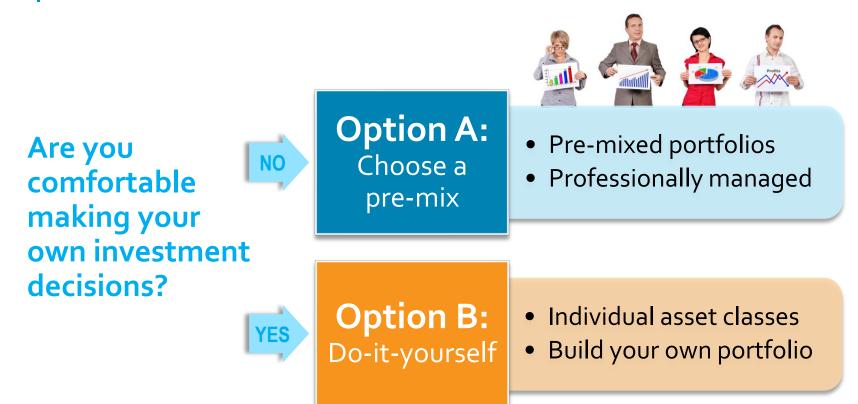
Tax-free – *better than tax-deferred*.





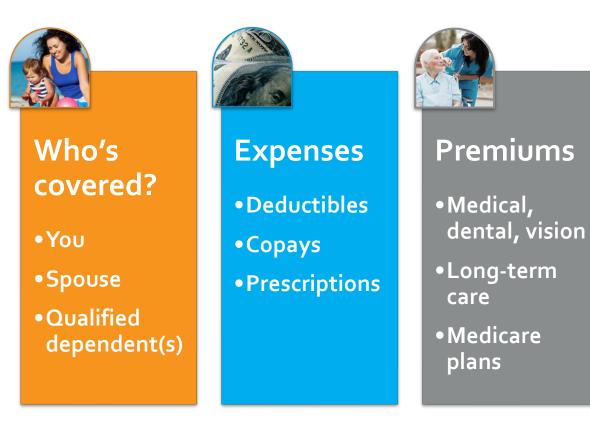
## Investment Options

# Which option is right for you?





## Getting Money Out (claims)



NOTE: Premiums deducted pre-tax by an employer through a Section 125 cafeteria plan are not eligible for reimbursement.



# Submitting Claims

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#### **Submission:**

- Online
- HRAgo<sup>®</sup> mobile app
- Paper form (mail, fax, or email)

Read How to File a Claim available online after logging in at hraveba.org

**Direct deposit** available and recommended

Five to seven business days to process



# Automatic Premium Reimbursements

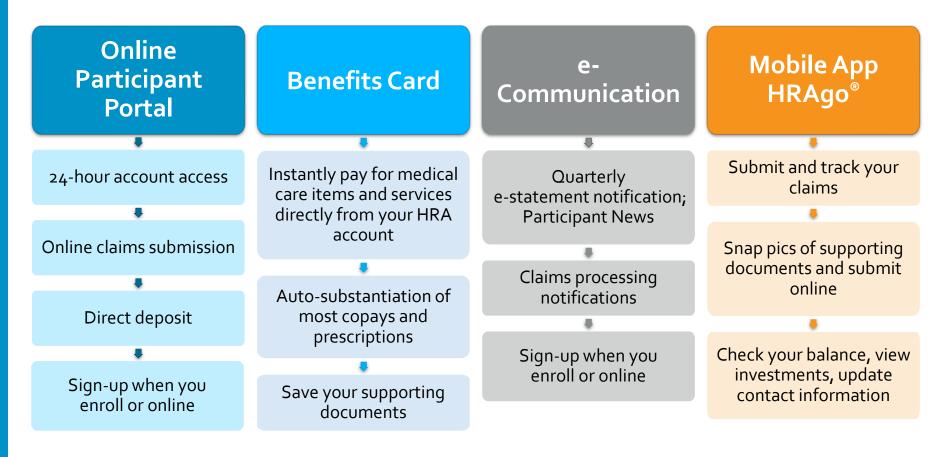


#### Provides reimbursement to participants for qualified premiums

- Set up automatic premium reimbursement online after logging in at hraveba.org, or submit an Automatic Premium Reimbursement form
- No direct payments to insurance companies or providers

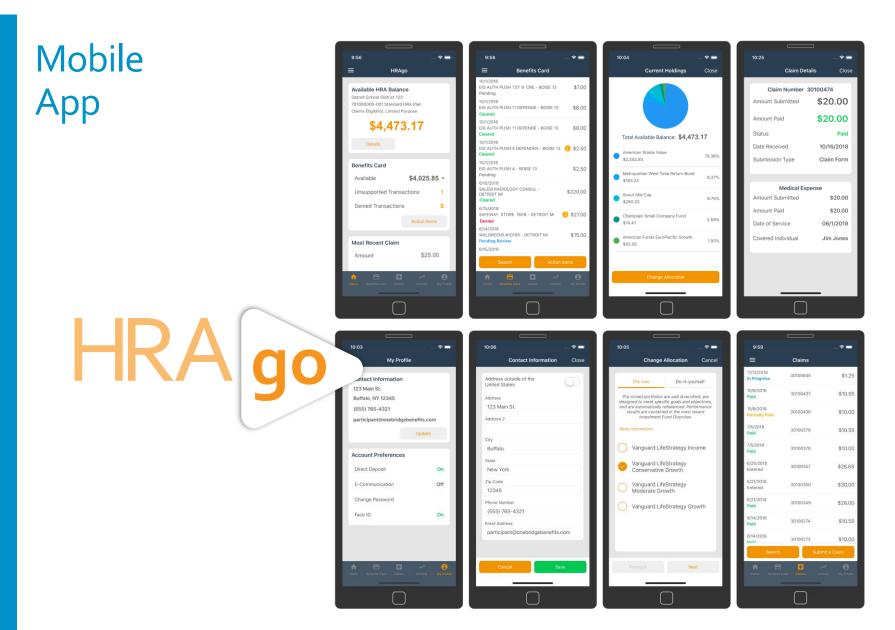


### e-Services



#### hraveba.org







# Customer Care Center



#### 1-888-659-8828

- Located in Spokane
- Participant questions
  - o Claims
  - Automatic premium reimbursements
  - Account activity
  - Address changes
  - And more



## Summary

Use HRA VEBA to help cover your out-of-pocket medical care costs

- You pay no tax on contributions, earnings, or reimbursements (claims)
- You choose your **investment options**
- You can **use your account anytime** (after becoming claims eligible)
- Your spouse and qualified dependents are covered
- Your unused account balance carries over



# **Questions?**



