

Your HRA At-a-Glance: A Go-To Guide for Understanding your Benefits



Navigating your HRA benefits is easier when you know the terms. Our glossary provides clear definitions of key terms and concepts, so you can make informed decisions and get the most out of your benefits. Whether you're new to HRAs or just need a quick reference, you'll find the answers you need right here.

Health Reimbursement Account (HRA)

A tax-advantaged account offered to help cover healthcare expenses. Your employer funds the account, then you use it to pay for eligible medical expenses. As you use your HRA, you'll also navigate your:

Balance

This is the total amount available in your HRA account. This amount can be used to pay for eligible expenses, or you can request reimbursement for healthcare costs you've already paid. You can view your available HRA balance anytime on the mobile app or on your online portal.

Claim

A request to be reimbursed for eligible expenses (see below). You submit claims through the mobile app or online portal for review and reimbursement (see below).

Contribution

The amount contributed to your HRA.

Direct Deposit

A seamless way to transfer your reimbursement funds directly to your bank account. You can set up direct deposit through your mobile app or online portal.

Eligible Expenses

Medical expenses that can be reimbursed through your HRA. This can include doctor visits, prescriptions, dental care, and healthcare costs. See the full list of eligible expenses in your mobile app or online portal.

Debit Card

A debit card provided by the bank that supports your HRA. With this card, you can pay for eligible expenses directly at participating healthcare providers or for eligible purchases at retail stores. However, you don't need to carry your physical debit card if you add your debit card to your mobile wallet.

Mobile Wallet

A digital wallet that lives on your smartphone (like Apple Pay or Google Wallet) that allows you to store your debit card for easy use. You can add your debit card to your mobile wallet at any time; you can find device-specific instructions for Apple and Android in your mobile app or online portal.

Plan Year

The 12-month period (or longer, depending on your HRA plan design) during which your HRA benefits are available.

Reimbursement

The process of submitting eligible expenses to your HRA for payment. After approval, funds are sent directly to you.

Need more assistance? **Ask the experts!**

Our Participant Services team is available Monday through Friday, from 6am to 9pm CST. If you have additional questions or need support, contact our Participant Services team by:



Call **1-866-451-3399**



For non-urgent inquiries, visit **customer.wexinc.com/contact/benefits/**



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