



FREQUENTLY ASKED QUESTIONS

2011 Health Reimbursement Arrangement (HRA)



1. HOW MUCH WAS CONTRIBUTED TO MY HRA ACCOUNT FOR 2011?

The State of Minnesota contributed \$125 towards an HRA effective January 1, 2011.

2. WHO WAS ELIGIBLE FOR THE HRA CONTRIBUTION?

Individuals enrolled in the Minnesota Advantage Plan as of January 1, 2011, were eligible for the contribution.

3. HOW CAN I BE REIMBURSED FOR MY MEDICAL EXPENSES FROM MY HRA ACCOUNT?

Eligible participants receive a debit card that is loaded with your available balance to pay for qualifying expenses at medical providers, dental providers, qualifying retailers and pharmacies. If you participate in the MDEA or Minnesota State HRA, the available balance will be loaded onto your existing card.

The debit card is one method to access your account. You can also submit paper reimbursement request forms to Benefit Resource. Another method of reimbursement is to enter your claim on-line or use your phone to access the BRIMOBILE app and upload your itemized statements. Documentation may also be faxed or mailed in to substantiate your reimbursement request. You can also provide the debit card number to your medical and dental provider to pay for your portion of eligible expenses after your insurance claim has been processed.

4 IF I USE THE DEBIT CARD, DO I STILL NEED TO KEEP MY RECEIPTS?

Yes. Many expenses will not require you to submit proof of eligibility, but some may require statements or receipts be submitted to Benefit Resource, the plan administrator. Expenses that are incurred through the plan of your spouse's employer and vision expenses are two examples of expenses that will always need to be substantiated. In addition, you should always retain copies of itemized statements and receipts in case you need them for an IRS audit.

5. IS THERE ANY COST FOR THE HRA OR TO USE THE DEBIT CARD?

Yes. A monthly administrative fee of \$2.35 is deducted from your account balance.

Plan participants receive two cards, which may be used by you, your spouse, and your eligible dependents. These are the same cards used if you are enrolled in the MDEA, PKEA, BVEA, or have a Minnesota State HRA. You are only issued one set of cards for all enrolled accounts.

6. WHAT IS THE DIFFERENCE BETWEEN THE STATE HRA ACCOUNT AND THE STATE'S MEDICAL AND DENTAL EXPENSE ACCOUNT (MDEA)?

The State of Minnesota has sponsored the MDEA plan for several years. This plan allows insurance-eligible employees to establish a pre-tax account to pay for certain unreimbursed out-of-pocket medical and dental expenses during the plan year. The MDEA is elected during Open Enrollment for the upcoming calendar year. Only expenses that occur during the same calendar year are reimbursable. Unused funds in the MDEA up to the IRS maximum allowed amount may carry over to the following plan year if participants meet the eligibility requirements. The MDEA is optional, funded by employee contributions, and employee payroll contributions are not subject to federal, state, or FICA/Medicare withholding.

The HRA was funded by the Employer and is also used to reimburse the employee for certain out-of-pocket medical and dental expenses. Unlike the MDEA, unused funds in the HRA account will rollover from year to year, without being forfeited. A monthly administrative fee is deducted from the account balance to cover costs of the plan.

7. WHAT ARE THE TAX IMPLICATIONS FOR THE HRA ACCOUNT FOR EMPLOYEES?

The HRA is a tax-free employee benefit that was provided by your employer. It will not appear on your W-2. You are not required to pay any taxes (federal, state or FICA) on the HRA contribution as long as the funds are used for eligible medical expenses.



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8. HOW CAN I CHECK MY ACCOUNT BALANCE IN THE HRA AND MDEA?

You can view your account activity and available balance by logging into your account on BRIWEB. Login instructions are available on the website benefitresource.com/state-of-minnesota. For additional assistance, please call Benefit Resource Participant Services between 7am – 7pm (Central Time), Monday through Friday at 800-300-1672 or 612-877-4321.

9. DO I HAVE TO HAVE A MEDICAL DENTAL EXPENSE ACCOUNT (MDEA) IN ORDER TO USE REMAINING FUNDS IN THE HRA?

No. Participation in the MDEA benefit remains optional, but you will want to consider any dollars remaining in your HRA when deciding how much to elect towards the MDEA.

10. OTHER THAN THE CARRYOVER, ARE THERE ANY MAJOR DIFFERENCES IN HOW THE MDEA AND THE HRA WORK?

For the most part, the HRA account will reimburse the same types of expenses as the MDEA. However, the HRA can also be used for Long-Term Care premium payments and individual (not employer-sponsored) health insurance premiums. The MDEA does not reimburse for any type of insurance premiums.

Reimbursements will first be drawn from any balance in the State 2011 HRA, next from the MDEA, and finally from the Minnesota State HRA.

11. I UNDERSTAND THAT THE MDEA CAN ONLY BE USED TO REIMBURSE FOR MEDICAL/DENTAL EXPENSES THAT OCCUR IN A GIVEN PLAN YEAR. IS THAT ALSO THE CASE WITH AN HRA?

Yes. Requests for reimbursement for medical expenses from your HRA account incurred in calendar year 2024 must be postmarked on or before the filing deadline of Friday, February 28, 2025, in order to be eligible for reimbursement. Should you have funds remaining that roll over to any future year, each calendar year's expenses must be postmarked by that year's claims deadline, which typically occurs at the end of February following the calendar year in which the expenses have been incurred. For specific claims deadlines, please contact Benefit Resource Participant Services between 7am – 7pm (Central Time), Monday through Friday at 800-300-1672 or 612-877-4321.

13. I PLAN TO RETIRE AT THE END OF THE YEAR. WHAT WILL HAPPEN IF I DON'T DEplete MY HRA BALANCE BEFORE I RETIRE? WHAT HAPPENS IF I TERMINATE?

You can still access any remaining funds in your HRA account after you retire or terminate from employment.

14. MY SPOUSE AND I ARE BOTH EMPLOYED BY THE STATE AND BOTH RECEIVED THE \$125 HRA. WHO CAN CLAIM OUR CHILDREN'S HEALTH-RELATED EXPENSES UNDER THE HRA?

Either spouse can submit claims to their respective HRA for un-reimbursed expenses for dependent children. Expenses for dependent children can also be submitted for reimbursement through the end of the year in which they turn age 26. Keep in mind that if your dependent is employed elsewhere and is eligible to contribute to an HSA, and their expenses could potentially be submitted under your or your spouse's FSA through the end of the year they turn 26, your dependent is not eligible to make or receive HSA contributions unless your MDEA and/or HRA are limited to dental and vision expenses.

15. IF I AM A MINNESOTA STATE EMPLOYEE AND RECEIVE THE HRA FROM MINNESOTA STATE, HOW WILL THIS INTERACT WITH THE STATE HRA?

Expenses submitted will first exhaust the State \$125 HRA, then the MDEA, if you have an account, and then the Minnesota State HRA.