Who is Covered by Your HRA?

HRA SPOUSE AND DEPENDENT COVERAGE REQUIREMENTS

Ensure qualified expenses for a spouse and eligible dependents are reimbursable from your HRA. Here are a few quick steps to ensure you have seamless access to your HRA funds.

HRA REGULATIONS

Health Reimbursement Accounts (HRAs) are designed to pay for eligible out-of-pocket medical products or services* provided to you, your spouse and your eligible dependents. Regulations require that you, your spouse and your eligible dependents are covered by an underlying group health plan in order to take advantage of these benefits.

BRI PRO TIP

Save your receipts and documentation. Pre-tax benefit accounts are governed by the IRS and may require proof that funds were used for eligible expenses.

CONTACT PARTICIPANT SERVICES

Participant Services is available to assist with your questions by phone, email and live chat. Both English- and Spanish-speaking representatives are available.

(800) 473-9595 (M - F, 8am - 8pm (ET))

ParticipantServices@BenefitResource.com

Live chat is available through the participant login at BenefitResource.com

*Eligible Medical Expenses under your HRA are listed in the HRA Plan Highlights, which can be accessed by logging in at BenefitResource.com

FOLLOW THESE STEPS

STEP 1: ENSURE YOUR SPOUSE AND DEPENDENTS ARE COVERED BY A GROUP HEALTH PLAN

You must certify that your spouse and all dependents listed on the HRA Plan are also covered by a group health plan either through your employer or another employer. Coverage through the Federal Exchange, a state exchange or the individual insurance market do not qualify.

STEP 2: LIST YOUR SPOUSE AND ELIGIBLE DEPENDENTS ON YOUR HRA ENROLLMENT / CHANGE FORM

When enrolling or re-enrolling in an HRA, you will be asked to provide information regarding yourself, your spouse and your eligible dependents. You may add/ change eligible individuals at any time by completing the HRA Enrollment/Change Form.

STEP 3: SUBMIT CLAIMS FOR YOURSELF, YOUR SPOUSE, AND / OR ELIGIBLE DEPENDENTS

You will be asked to identify who the claim is being submitted for. If the individual is not listed as an eligible individual for your HRA, Benefit Resource will contact you for the additional information needed so the claim can be paid.