



USING YOUR HEALTH REIMBURSEMENT ACCOUNT

Your Health Reimbursement Account (HRA) debit card can be used to cover a variety of medical expenses. The following list will help you to get the most out of your funds.

ELIGIBLE EXPENSES

Medical Plan Deductible:

- Applies to CHA Choice plan members only. There is no deductible with the CHA Option plan.
- If you have earned the maximum contribution for your HRA (\$250 Individual / \$500 Family), then you can cover your full Tier 2 deductible with those funds.

Co-payments for:

- Prescription Drugs
- Office Visits
- Emergency Room Visits
- Eye Exams
- Physical Therapy
- Speech Therapy
- Occupational Therapy
- Counseling (not marital or career)
- Dental Exams

Medical Plan Co-insurance:

- Applies to CHA Choice plan members for services in Tiers 2 and 3. There is no co-insurance with the CHA Option plan or with Tier 1 of CHA Choice.

INELIGIBLE EXPENSES

The IRS does not allow the following expenses to be reimbursed under Health Care HRAs:

- Contact Lens or Eyeglass Insurance
- Cosmetic Surgery/Procedures
- Electrolysis
- Marriage or Career Counseling
- Personal Trainers
- Sunscreen
- Swimming Lessons
- Over-the-counter medicines or drugs

Note: This list is not meant to be all-inclusive, as other expenses not specifically mentioned may also qualify. For additional information, please contact Health Plans, Inc. at **877-734-7004**.

Health Reimbursement Account: An account that is owned and funded entirely by the employer to help pay for your eligible health care expenses, including your plan deductible.

Eligible expense: A medical, dental, or vision expense your employer's plan says can be paid for or reimbursed.