

Medica Consumer Directed Solution

Health Reimbursement Account

Frequently asked questions

Your plan includes a Health Reimbursement Account (HRA). Your HRA is an account that your employer funds to help you pay for your health care expenses. You can use your HRA for things like office visits, prescription drugs and other eligible expenses.

Check out the following frequently asked questions to learn more about how your HRA works. And sign in to your Medica member website at **Medica.com/SignIn** to see your HRA balance, track your claims, view your coverage document (which contains complete details about your HRA and health plan coverage), and more. Whenever you have questions about your HRA or health plan coverage, give us a call at the number on the back of your Medica ID card. We're here to help!

Please note: Some HRAs require you to pay claims up to a certain dollar amount before you can access HRA funds. If you have this type of account, you'll find details at **Medica.com/SignIn**.

General

What is the Medica Health Reimbursement Account (HRA)?

The Medica HRA is an account that helps you manage your health care costs. It features a health care plan with a deductible, combined with an HRA funded by your employer.

Health Plan Design

Does my health care plan cover in- and out-of-network care at different rates?

Check your plan's summary of benefits or your coverage document, both available on **Medica.com/SignIn**, to see how your plan covers in-network vs. out-of-network care.

Does my plan cover preventive care?

Your plan covers preventive care at 100% when you see a network provider.

How are prescription drugs handled?

Prescription drug costs are generally eligible for reimbursement from your HRA. Sign in to **Medica.com/SignIn** to look up drug costs and get more information about your pharmacy benefits. You can also look for network pharmacies, learn about the mail order option and more.

Medica Consumer Directed Solution

Health Reimbursement Account

About your HRA

Is the HRA part of my health care plan?

The HRA is a separate benefit plan. But your HRA works together with your health care plan. For example, when you receive care, Medica processes the claim and determines how much you owe. This amount is then taken out of your HRA to pay your provider.

How much money does my employer generally contribute to my HRA?

Your employer determines the amount of the annual contribution. If you're hired midyear or have a change in family status, the amount your employer contributes to your HRA may be prorated accordingly. Sign in to [Medica.com/SignIn](https://www.Medica.com/SignIn) to see the amount your employer is contributing to your account.

Do any unused amounts roll over from year to year?

In many cases, your employer's annual contribution amount can roll over to the next plan year. Check with your employer to see how your HRA works.

Are HRA reimbursements considered taxable income?

HRA funds used to reimburse you for eligible expenses are not subject to federal income tax.

What amount is available in my HRA when the plan year starts?

The full amount of your HRA is available at the beginning of the plan year (assuming you enrolled in your health plan at the beginning of the plan year). If you enroll after the plan year starts, your HRA amount may be prorated based on when you join the plan. HRA proration is determined by your employer. See your coverage document on [Medica.com/SignIn](https://www.Medica.com/SignIn) for more information.

Who "owns" the HRA and are the funds in the account portable?

Your employer owns the account. You cannot take HRA funds when you leave your employer.

What expenses can be reimbursed from my HRA?

In most cases, only expenses for services covered by your health plan can be reimbursed from your HRA. As a result, things like LASIK eye surgery and certain dental expenses generally wouldn't be eligible for reimbursement. Some employers choose to make additional expenses eligible for reimbursement, including medical expenses defined under Section 213(d) of the Internal Revenue Code. See your coverage document on [Medica.com/SignIn](https://www.Medica.com/SignIn) for more information.

How are claims reimbursed from my HRA?

When you receive care, claims are processed under your health plan coverage. Any amount you're responsible for will automatically be submitted to your HRA for payment. A check is then sent to your provider (as long as funds are available). If you want to turn off automatic payment from your HRA, see "How can I manage my payment options?" below.

Medica Consumer Directed Solution

Health Reimbursement Account

How do I submit a claim?

To request reimbursement for an eligible expense, use the enclosed HRA claim form. You can download additional forms from [Medica.com/SignIn](https://www.Medica.com/SignIn). When you submit the form, include receipts or an explanation of benefits (EOB) showing the service or item purchased, the date of service or purchase, the amount paid and the name of the provider. Additional details are shown on the claim form.

Are payments from my HRA made to the provider or to me?

When you have a claim for a medical service, payment from your HRA is typically sent to the provider. Payment for prescription claims is sent to you.

Can reimbursements from my HRA be deposited into my bank account?

To set up direct deposit into your checking or savings account, complete and submit the enclosed authorization form.

How does the HRA pay if I have medical coverage in addition to my Medica health plan and HRA?

If you have other health insurance in addition to your Medica health plan and HRA, you should turn off automatic processing for your HRA. You can discontinue automatic payment by completing the steps on [Medica.com/SignIn](https://www.Medica.com/SignIn).

Does the HRA have individual limits or thresholds on the dollars available?

One member of your family could exhaust the entire HRA or the account could be exhausted by multiple family members covered under the Medica HRA plan. See your coverage document on [Medica.com/SignIn](https://www.Medica.com/SignIn) for more information.

Ending my Employment

What happens to my HRA if I leave my job or retire?

You can request reimbursement only for eligible medical expenses that you incur before you leave your job or retire. If, however, you continue your coverage through COBRA, your HRA plan will continue as well.

Member Services

Who can I call when I have questions?

Call Medica Member Services at the number on the back of your ID card.

Claims Processing

Where can I see how a claim has been processed?

Your explanation of benefits (EOB) will show how a claim was processed under your medical plan, including what amounts were applied to your deductible. It will also show any HRA payments made to a provider on your behalf. EOBs are available on [Medica.com/SignIn](https://www.Medica.com/SignIn).

Medica Consumer Directed Solution

Health Reimbursement Account

How do I manage my payment options?

When you receive care and your provider submits the claim, Medica processes the claim and pays the provider on your behalf. Any amount you're responsible for will automatically be deducted from your HRA. If you want to instead pay the provider from your own funds (or from your flexible spending account), you can discontinue automatic payment by completing the steps on [Medica.com/SignIn](https://www.Medica.com/SignIn).

If you need help, call Member Services at the number on the back of your Medica ID card.

Network and Providers

Will providers expect me to pay at the time of service?

Network providers will usually submit claims directly to Medica and payment will be made to the provider. Out-of-network providers may require payment when you receive care. You'll pay for prescriptions when you pick them up. (Check your coverage document on [Medica.com/SignIn](https://www.Medica.com/SignIn) to confirm that you have pharmacy coverage.)

Can I have a health care flexible spending account (FSA) if I also have an HRA?

Yes, if your employer offers an FSA. Contributions to your FSA are taken out pre-tax, which helps you save money. And you can use your FSA to pay for some expenses that your HRA doesn't cover. Just remember that once you've been reimbursed for an expense through one account, you can't submit it for reimbursement from the other account.

If I have both an HRA and an FSA, which account pays first?

The HRA generally pays first, but this is determined by your employer. Check your coverage document on [Medica.com/SignIn](https://www.Medica.com/SignIn) for more information.

Health Decision Tools

What tools can I use to help make decisions about my health care?

You can access the following tools on [Medica.com/SignIn](https://www.Medica.com/SignIn):

- Check Drug Cost tool helps you compare drug costs and look for lower-cost alternatives
- Find Physicians and Facilities lets you search for providers in your plan's network

How can I get information if I don't have access to the Internet?

Call Medica Member Services at the number on the back of your Medica ID card.