



WHAT IS A BRIDGE DEDUCTIBLE HEALTH REIMBURSEMENT ARRANGEMENT?

LET YOUR EMPLOYER HELP
PAY YOUR MEDICAL EXPENSES

It sure is easy.

GET FREE MONEY TO HELP WITH MEDICAL EXPENSES

+ BRIDGE DEDUCTIBLE HRA

How? *Your employer makes contributions to your Health Reimbursement Arrangement (HRA).* You don't pay any income taxes on that amount, so it's free money for you to use on eligible expenses! Your HRA is an account solely used to help cover medical deductible expenses.

HOW DOES IT WORK?

- + Your employer will contribute a specific amount to your account each year. The contribution may be deposited in increments or in one lump sum.
- + Once you have met your initial responsibility for your deductible (*\$2,800 for an individual or \$5,840 for a family*), then you can submit a claim for reimbursement for your medical deductible expenses above your initial responsibility amount. The HRA can reimburse you up to 80% of the deductible amount after you've hit your initial responsibility, as long as your account funds are available.
- + When submitting your claim for reimbursement, send a copy of your Explanation of Benefits from your medical insurance carrier.
- + *Don't want to fill out a form?* You can file a claim electronically for eligible expenses during your Plan Year from the Surency Flex mobile app or your Member Account at Surency.com. You can be reimbursed via check or direct deposit. Sign up for direct deposit on your Member Account or by downloading this form at Surency.com.
- + *Access the information you need through your Member Account at Surency.com.* Here you can check balances, view account activity, access forms, and more. You can also sign up to receive notifications via email and/or text message.
- + *Check with your benefits administrator* to determine your Plan Year and filing deadline. Be sure to submit all qualified medical deductible expenses to Surency by the end of the filing deadline.



MANAGE YOUR BENEFITS

You have 24/7 access to your account through the Surency Mobile App or on your Member Account at Surency.com.



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Surency Mobile App!

