



# WHAT IS A HEALTH REIMBURSEMENT ARRANGEMENT?

**LET YOUR EMPLOYER HELP  
PAY YOUR MEDICAL EXPENSES**

*It sure is easy.*

## GET FREE MONEY TO HELP WITH MEDICAL EXPENSES

### + HRA / HEALTH REIMBURSEMENT ARRANGEMENT

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!

## HOW DOES IT WORK?

- + Think of your HRA as *an account solely used for medical expenses* – as long as you spend the money in the account on eligible medical expenses, you won't pay taxes on it.
- + Your employer will contribute a specified amount to your account each year. The money may be deposited in increments or in one lump sum.
- + When you are ready to use the money in your HRA for a qualified medical expense (contact your benefits administrator for a list of eligible expenses), just swipe your *Surency Benefits Card*. You can also file a claim electronically after you have paid upfront for an eligible expense during your Plan Year from the *Mobile App or Member Account*, and you will be reimbursed with money from your HRA, as long as you have funds available.
- + *You will be able to access your Member Account at Surency.com*, where you can manage every aspect of your account online. You can even sign up to receive notifications via text message!
- + *Check with your benefits administrator* to determine if your employer allows for funds to roll over at the end of each year. If carryover is not available, be sure to use the funds in your HRA by the end of the year.

When you use the *Surency Benefits Card* to pay for qualified expenses, the amount is deducted from your account - *no need to file claims!*



## MANAGE YOUR BENEFITS

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



Scan to download the  
Surency Mobile App!

