

HRA 101

Understanding the benefits of a health reimbursement arrangement

WHAT IS AN HRA?

Funded by your employer, a health reimbursement arrangement (HRA) is a benefit that can help you cover the cost of doctor visits, prescriptions, dental and vision care, and other eligible healthcare expenses. Depending on how the HRA is set up, funds may be available at the beginning of the year and could also be used to cover costs for your spouse or dependents.

KEY DETAILS OF AN HRA

Not to be confused with a health savings account (HSA), a health reimbursement arrangement is funded by your employer.

Funds in the account are not transferrable if you leave your employer.

You can use your health account debit card to pay directly for eligible healthcare purchases online and at in-store retailers.

Your online account shows your HRA balance and any pending claims.

If you pay for an eligible healthcare expense out of pocket, you can submit a reimbursement claim online.



EXAMPLES OF ELIGIBLE HRA EXPENSES:



**DOCTOR VISITS AND
SURGICAL PROCEDURES**



**OVER-THE-COUNTER
MEDICATIONS**



PRESCRIPTION DRUGS



**DENTAL AND
ORTHODONTIC SERVICES**



**VISION EXPENSES SUCH AS
FRAMES, CONTACTS, AND
PRESCRIPTION SUNGLASSES**

**Preparing for the future goes beyond your
traditional retirement accounts.**

Be sure to take advantage of your HRA today.



CONTACT:
833-571-0504



VISIT:
transamerica.com/portal

Health savings products and services offered through Transamerica Health Savings Solutions, LLC.
All Transamerica companies identified are affiliated.