

The account that pays you in more ways

An HRA provides funds for you to pay for qualified health care expenses



A health reimbursement arrangement (HRA) is employer-funded so that means it's not coming out of your paycheck. Plus, there's tax savings too, as the money in your HRA account isn't counted as part of your earnings.

Check out these highlights:



Covers you and your family

There are thousands of eligible expenses for your HRA, even including health care essentials for your entire family and common out-of-pocket costs. You'll be surprised at how many ordinary items and services are eligible:

- Medical and vision office visits
- Bandages and related items (over-the-counter)
- Out-of-network dental and medical coinsurance
- Hospital services and fees
- Drugs (prescription)
- Contact lenses and solutions
- Lactation supplies: creams/ointment, pad/shields, storage bags/bottles
- Organ transplants (recipient and donor)
- And more

Eligible expenses under your employer's plan may vary, please check your plan documents.

For an interactive list of qualified medical expenses, visit optumbank.com/qualifiedexpenses



Access funds easily

HRA funds are available on your payment card. You can view your balance any time on the Optum Bank mobile app or online. You can get your balance by phone, too.



Receive reimbursement ASAP

Paying for health care expenses is easy. Either use your payment card or quickly and easily create your claim online. Once you submit receipts, you will be reimbursed.



Manage your HRA on the app

Once you're enrolled, the Optum Bank mobile app makes your account even easier to manage.



Ready to enroll?

Enrolling in an HRA is quick and easy because it's built into your employer's benefits enrollment. Review your enrollment materials so you don't miss your chance to sign up.



Go to optumbank.com/FSVideo, to see how an FSA can help you save.

Go to optumbank.com to learn more.



Health reimbursement arrangements (HRAs) ("Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC (collectively, "Optum Financial") and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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