

Health Reimbursement Arrangement (HRA)

About HRAs

An HRA is a tax-favored health reimbursement arrangement used to reimburse eligible health plan premiums and qualified out-of-pocket health care expenses, up to an annual maximum amount. There is a six (6) month deadline for submitting claims after the date that the claim was incurred. If an enrolled Medicare-eligible participant has not incurred sufficient qualified medical expenses or has not been reimbursed up to the annual maximum HRA amount for the Plan Year, the remaining HRA balance will be carried forward to the following Plan Year. Refer to the following chart for eligible expenses:

<i>HRA-qualified health care expenses that <u>are</u> eligible for reimbursement</i>	<i>HRA-qualified health care expenses that <u>are not</u> eligible for reimbursement</i>
<ul style="list-style-type: none">• Medical plan premiums• Prescription Drug plan premiums• UR Dental plan premiums• Vision plan premiums• Out-of-pocket healthcare expenses*	<ul style="list-style-type: none">• Medicare Part A/B premiums• Long Term Care premiums• Hearing premiums

**Medical Expenses under IRS Code Section 213 (d)*

HRA Reimbursement Process

Via Benefits offers two helpful features that make getting reimbursed as easy as possible. Signing up for **direct deposit** and activating **Automatic Premium Reimbursement**. Many insurance plans offered through Via Benefits offer Automatic Premium Reimbursement, which eliminates the need to file a reimbursement request every month. This means the insurance carrier sends a receipt of your premium payment to Via Benefits on your behalf. As long as you have funds in your reimbursement account, Via Benefits will reimburse you. If you enable direct deposit, Via Benefits deposits your reimbursement directly into your bank account, which is faster and more secure.

When Automatic Premium Reimbursement is not available, Via Benefits offers an option for **Recurring Premium Reimbursement**. **You only need to request reimbursement once every calendar year unless your premium changes.** If your premium amount changes or you would like to stop your recurring reimbursement, you can cancel future recurring premium reimbursement requests online.

You may submit reimbursement requests for **plan premiums** and **qualified out-of-pocket health care expenses** on the Via Benefits website by signing into your online account or through the mobile app.

Helpful Reminders for Submitting a Reimbursement Request

Instructions for submitting your reimbursement requests is on the Mobile App and online. These are the things Via Benefits will verify:

<p><i>When submitting supporting documentation for <u>premium</u> expenses:</i></p> <p>Provide a supporting document that shows this information:</p> <ul style="list-style-type: none">• Premium coverage period (e.g., 01/01/2024 – 12/31/2024)• Premium type (e.g., Medical, Dental)• Carrier (e.g., Humana, MVP)• Individual serviced (e.g., John Doe)• Monthly amount (e.g., \$200.00)	<p><i>When submitting supporting documentation for <u>out-of-pocket</u> expenses:</i></p> <p>Provide a supporting document* that shows this information:</p> <ul style="list-style-type: none">• Date of service (e.g., 01/01/2024)• Expense type (e.g., Copay)• Provider (e.g., Dr. Smith, CVS)• Individual serviced (e.g., John Doe)• Amount (e.g., \$100.00)
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** The Explanation of Benefits (EOB) sent by the carrier to you after claims have been processed will contain all of the above information and is the best document to submit for reimbursement of out-of-pocket expenses.*

Eligibility

In order to continue to qualify for your University-sponsored HRA, you must maintain Medicare medical plan coverage through Via Benefits. The University of Rochester will continue to provide the same financial support for Medicare-eligible retirees in the form of a Health Reimbursement Arrangement (HRA) at the same annual amount for 2024.

The HRA is a retiree-only plan for Medicare-eligible retirees. Because the plan is retiree only, IRS regulations do not allow individuals who are employed by the University to participate in the plan. A retiree who is re-employed by the University, including in a time as reported (TAR) position with the University, will cease participating in the plan. Once the re-employment ends, access to the HRA restarts and the retiree and their spouse will receive the prorated HRA subsidy for periods after employment ends.

Surviving spouses of legacy (1-3R) retirees are eligible to receive an HRA subsidy contribution. Surviving spouses of retirees hired before 1/1/1996 (4R) and hired after 1/1/1996 have access only to Via Benefits plans.

For questions on eligibility, please contact Retiree Benefits at retireebenefits@ur.rochester.edu or at (585) 275-2084 or view the HRA contribution chart online at rochester.edu/human-resources/benefits/retiree-benefits-resources/health-reimbursement-arrangement.

For any additional questions regarding your HRA, please contact Via Benefits at 1-833-945-1110 or visit my.Viabenefits.com/help/ask.

Download the Via Benefits Accounts mobile app. For direct access, just scan the QR code below with your smartphone’s or tablet’s camera.



** In the event of any discrepancy between the information herein and the official plan documents, the official plan documents with govern. The University reserves the right to amend or terminate the plan at any time.*