

About HRAs

An HRA is a tax-favored health reimbursement arrangement that reimburses eligible health plan premiums and qualified out-of-pocket health care expenses, up to an annual maximum. **Starting January 1, 2026, you'll have 12 months from the date a claim is incurred to submit it for HRA reimbursement.** This new deadline applies only to claims incurred on or after January 1, 2026. Claims incurred before that date will still follow the current 6-month submission deadline. If a Medicare-eligible participant doesn't incur enough qualified medical expenses or receive the full annual HRA reimbursement during the Plan Year, the Plan carries the remaining HRA balance forward to the next 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"><li>• Medical plan premiums</li><li>• Prescription Drug plan premiums</li><li>• UR Dental plan premiums</li><li>• Vision plan premiums</li><li>• Out-of-pocket healthcare expenses*</li></ul>	<ul style="list-style-type: none"><li>• Medicare Part A/B premiums</li><li>• Long Term Care premiums</li><li>• Hearing premiums</li></ul>

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

HRA Reimbursement Process

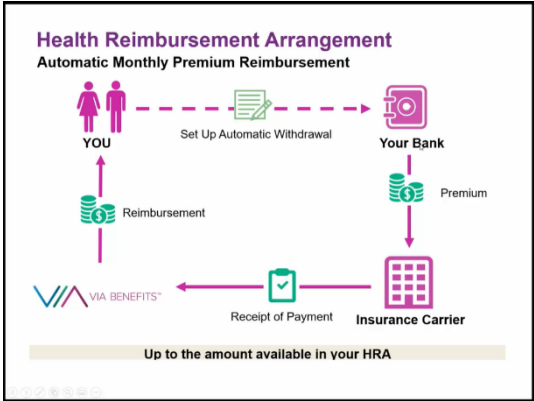
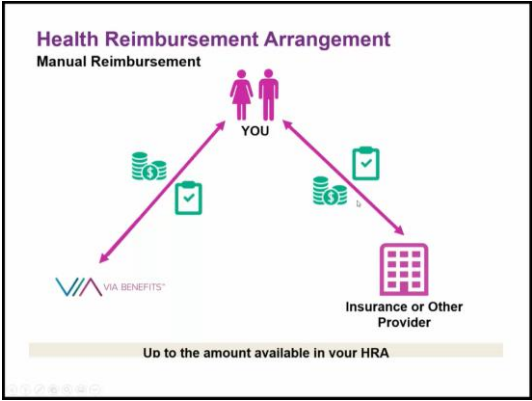
Via Benefits makes reimbursement simple with **direct deposit** and **Automatic Premium Reimbursement**. Many insurance plans offered through Via Benefits offer Automatic Premium Reimbursement, which eliminates the need to file a reimbursement request every month. This means the insurance carrier sends 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 online.

**Express Reimbursement** is available for those plans that do not offer Automatic Premium Reimbursement, which are typically dental and vision. This option is offered to individuals who do not have Automatic Premium Reimbursement available or turned on. Participants need to be enrolled through Via Benefits in order for express reimbursement to be applied. This reimbursement option cannot be used as a reimbursement method for the UR dental plan.

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

Health Reimbursement Arrangement (HRA)



## 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 need to verify:

<b><u>When submitting supporting documentation for premium expenses:</u></b> Provide a supporting document that shows this information: <ul style="list-style-type: none"><li>• Premium coverage period (e.g., 01/01/2026 – 12/31/2026)</li><li>• Premium type (e.g., Medical, Dental)</li><li>• Carrier (e.g., Humana, MVP)</li><li>• Individual serviced (e.g., John Doe)</li><li>• Monthly amount (e.g., \$200.00)</li></ul>	<b><u>When submitting supporting documentation for out-of-pocket expenses:</u></b> Provide a supporting document* that shows this information: <ul style="list-style-type: none"><li>• Date of service (e.g., 01/01/2026)</li><li>• Expense type (e.g., Copay)</li><li>• Provider (e.g., Dr. Smith, CVS)</li><li>• Individual serviced (e.g., JohnDoe)</li><li>• Amount (e.g., \$100.00)</li></ul>
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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

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 2026.

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](mailto:retireebenefits@ur.rochester.edu) or (585) 275-2084. View the HRA contribution chart online at [rochester.edu/human-resources/benefits/retiree-benefits-resources/health-reimbursement-arrangement](https://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](https://my.Viabenefits.com/help/ask).

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



*\* Please Note: This notification constitutes a Summary of Material Modifications ("SMM") to the Plan's Summary Plan Description. In the event of any discrepancy between the information herein and the official plan documents, the official plan documents will govern. The University reserves the right to amend or terminate the plan at any time.*