

# Save money with an HRA Plan

The CDHP with HRA plan is a health reimbursement account your employer funds to help you pay for covered health care costs. It's part of our family of plans designed to help you learn more about your health care options and take greater control of your health care spending. That's why these plans are also called consumer-driven health plans.

Your CDHP with HRA includes traditional health coverage that helps protect you against further health care expenses. You also get personalized health services and online tools to help you manage your health, health decisions and health care dollars.

### Health reimbursement account (HRA)

#### Q. How is my HRA funded?

A. Your employer makes an annual, upfront deposit to your HRA. This amount depends on your employer, and whether you have individual or family coverage. If you enroll in the plan mid-year, you will still receive the full HRA contribution.

#### Q. When can I use my HRA funds?

A. Your HRA funds are available on your first day of coverage. HRA funds can be used to reimburse eligible expenses on or after the day you become eligible for the plan, if funds are available. This includes family status changes when your coverage dates change and additional HRA dollars are funded (for example, moving from single to family coverage). The additional HRA funds provided as a result of the family status change can only be applied toward dates of service incurred after the coverage change takes effect. This means that claims for services received before the family status change are not eligible for reimbursement with the newly added funds.

#### Q. What type of services may I pay for with my HRA funds?

A. You can use the HRA funds to pay for covered eligible out of pocket expenses for medical, dental, vision RX, and over-the-counter qualified expenses.

#### Q. How do I use my HRA funds?

A. Your HRA comes with a debit card that will be mailed to you when you enroll. Once you activate your debit card, you can use it to pay for qualified expenses. If you don't use your debit card to pay for your out-of-pocket expenses, you can submit a claim for reimbursement from your HRA on [anthem.com/ca](https://www.anthem.com/ca) and attach a receipt with the following information:

- Name of the member or dependent who received the service or product
- Date(s) of the service or purchase
- Description of service or product, such as copay, office visit, prescription medication, or eyeglasses
- Provider or business name
- Amount of the claim or expense

#### Q. Can I rollover all the money in my HRA at the end of each plan year?

A. No, whatever you don't use on covered services will not roll to the next plan year.

# Save money with an HRA Plan

### **Q. How do I check my HRA balance and transactions?**

A. You will need to register on [anthem.com/ca](https://anthem.com/ca), setup a username and password, and once logged, go to:

- My Plans
- Spending Accounts
- Manage My Account

### **Q. If I leave my employer, what happens to my HRA funds?**

A. You'll lose any funds if you leave your employer or are no longer enrolled in the HRA medical plan. You can't take the funds with you.

### **Q. Can I use my HRA debit card to pay for over-the-counter medications?**

A. Yes, but you will want to use the debit card to pay for these items at the pharmacy counter. Pharmacy systems have IIAS (Inventory Information Approval System) technology to accept the HRA debit card for these covered expenses. If you try to use your card at a grocery store register, the card will deny as their systems are not programmed to accept this type of debit card. Note, you will only be able to use your debit card for qualified expenses, any other items, such as milk or bread at the pharmacy register will deny the card.

If you can't use your debit card when purchasing over-the-counter medications, you can always pay out of pocket and submit a claim for reimbursement online. Keep a copy of your receipt to submit with your claim.

### **Q. What if I have questions?**

A. You can reach member services by calling the number on the back of your ID card, debit card or by visiting [anthem.com/ca](https://anthem.com/ca).