

Fidelity Health<sup>SM</sup>

# Health Reimbursement Arrangement



## What is a Health Reimbursement Arrangement?

A Health Reimbursement Arrangement (HRA) is a health plan that is funded by your employer to help you pay for qualified medical expenses. Your HRA allows you to use the funds for an array of eligible expenses that are determined by your employer.

Funds are deposited into your HRA by your employer, and you choose how the dollars are spent. Since the money is contributed by your employer, it doesn't count as income.

## How it works



Your employer will notify you of the amount they will contribute to your HRA when you enroll.



You will receive a convenient NetBenefits AccessCard<sup>®</sup> to make it easy to use your funds for qualified expenses that are allowed by your employer.



When you use the NetBenefits AccessCard<sup>®</sup>, payments are automatically withdrawn from your account.



Check the plan documents provided by your employer for information about what covered expenses are allowed.

Most expenses can be validated through the card transaction, but you may be required to provide a copy of the receipt for certain transactions. When necessary, receipts can be easily uploaded to [NetBenefits<sup>®</sup>](#).

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## Frequently Asked Questions

How can I view my account balance?

You can access your account on [NetBenefits®](#). Select "Flexible Spending and Reimbursement Accounts" to view your account balance and the last 30 days of account activity.

How do I file a claim for my qualified medical expenses?

Log on to [NetBenefits](#), select "Flexible Spending and Reimbursement Accounts," then choose "Pay an Expense." Follow the prompts to complete the transaction.

How can I submit a request for reimbursement?

You can reimburse yourself via direct deposit to a personal bank account, or via check by logging on to [NetBenefits](#) and selecting "Flexible Spending and Reimbursement Accounts," then "Reimburse Yourself."

How long will it take to be reimbursed for a claim?

Claims are processed daily, and reimbursement typically takes one to two days to receive funds via your personal bank account. It can take checks 7-10 days to be received.

What if the item I purchased with my NetBenefits AccessCard® is not eligible for reimbursement from my account?

You will receive an email notification or letter from Fidelity Flexible Spending and Reimbursement Accounts Services requesting that you repay the amount charged. If you do not repay the ineligible amount, your HRA balance on the card may be suspended.