



simplify.®



Discovery Benefits

Health Reimbursement
Arrangement (HRA)
Employee Guide

An HRA puts you in control and saves money!

A Health Reimbursement Arrangement (HRA) is an account set up by your employer. It covers eligible medical expenses and works in conjunction with a High Deductible Health Plan (HDHP). Your employer funds the account, and the HDHP works as a low-cost safety net to cover major health expenses.

A Discovery Benefits HRA:

- Lowers your health insurance premiums
- Puts you in control of how you spend your health care dollars
- Is funded by your employer

A great perk that saves you 40% or more!

It's like an expense account, where the money is tax-free. And if you incur an eligible medical expense, you're reimbursed – tax-free. The funds are usually carried over each year and are available as long as you're a participant in the HRA.

A Discovery Benefits HRA is the simplest way to save on your healthcare. We provide fast answers, easy paperwork and extraordinary customer service. Enroll now!



Get started today. It's easy. Find everything you need to enroll at:

www.DiscoveryBenefits.com

simplify

A woman with blonde hair is looking up at a modern building with a grid of windows. The building's facade is made of light-colored stone or concrete panels, and the windows are arranged in a regular pattern. The woman is wearing a dark jacket over a white top. The overall scene is brightly lit, suggesting a sunny day.

A simple plan

An HRA offers peace of mind. You're covered for major health expenses by the HDHP, and you're covered for minor medical expenses by the money in your HRA from your employer.

This guide explains how to use your HRA to reimburse yourself for certain eligible medical claim expenses. As long as you participate in the HRA, you're eligible to submit expenses for reimbursement.

Depending on how your plan is designed, you may even be able to access the funds if you change jobs. You are not allowed to cash out your HRA.

HRA plan designs differ across employers as to what is and is not an eligible expense. Refer to your HRA Summary Plan Description for information about what is eligible under your plan's design.

Simple reimbursement options

Mail/Fax

Print out the “Reimbursement Request Form” in the HRA section of printable forms at www.DiscoveryBenefits.com. Fax it to us with your substantiation. Or mail it to us.

Using the Benefits Debit Card

If our Benefits Debit Card is offered with your HRA, use it like a credit card to pay for qualifying expenses and products, and the money is withdrawn directly from your HRA. You’ll receive one card upon enrollment but you can get additional cards for your spouse and dependents over 18. Complete the Additional Card Request Form in the printable forms section of www.DiscoveryBenefits.com. A small one-time fee for each additional card will be deducted directly from your HRA.

Don’t use the card for amounts that still need to be processed by insurance, such as deductibles and co-insurance. When you get your final statement from the provider showing what insurance has paid, write your benefits debit card number on the statement and mail it back to your provider.

Keep statements and receipts for all services and purchases. We ask for itemized receipts to substantiate expenses that don’t meet co-payments or are recurring transactions that were previously approved, such as maintenance prescription drugs. All over-the-counter purchases need substantiation. Your insurance carrier’s Explanation of Benefits (EOB) may also be required as substantiation.

Payment choices

Choose FREE direct deposit, or a reimbursement check mailed to your home. To enroll in direct deposit, simply complete the direct deposit form in the printable forms section of www.DiscoveryBenefits.com

Download reimbursement forms and access your account anytime at:

www.DiscoveryBenefits.com

simplify.

Connect with us

Online

Login to see your real-time account status 24/7 at: www.DiscoveryBenefits.com.
Select HRA online access to view your profile, balance, claims status, access forms, history and deposits.

Phone

Call 866-451-3399 and a live representative will answer your account questions.

Claim substantiation requirements

The IRS requires that you submit substantiation of expenses to receive payment from your HRA. In some cases, a medical necessity form is required when an expense could be either medical or personal.

When submitting documentation for a medical expense, the IRS requires the following information:

- Date service was received or purchase made
- Description of service or item purchased
- Dollar amount
- Provider or store name
- Prescription drug number and name
- Explanation of Benefits (EOB)

If your HRA is limited to reimbursement of deductible amounts only, or other eligible expenses tracked through insurance, you must submit a copy of your carrier's Explanation of Benefits statement listing service dates, service type and amounts as well as the year-to-date deductible amount.

In the case of over-the-counter items, an itemized store receipt is best. If an itemized receipt isn't available, attach a copy of the box for each item purchased along with the receipt.

Unacceptable Forms of substantiation include:

- Provider statements that only indicate the amount paid, a carry-over amount or a credit card charged (no date or type of service)
- Credit card receipt (no detail of date, type, amount or provider name)
- Missing or vague medical practitioner's note
- Anything other than your insurance carrier's Explanation of Benefits statement when you're required to meet or are limited to reimbursement for your deductible.

Hang on to receipts. We'll email or send a letter if we need additional substantiation. Call 866-451-3399 if you have questions.

Contact quick reference

www.DiscoveryBenefits.com

Phone: 866-451-3399

Toll Free Fax: 866-451-3245

Fax: 701-451-3245

Discovery Benefits

P.O. Box 2926

Fargo, ND 58108-2926

Your privacy

The Health Insurance Portability and Accountability Act (HIPAA) has changed how we share information. We don't share balances, claims, or payments with spouses or anyone without a signed authorization form. The form must be completed each year. If you want us to share information with others, complete the Authorized Representative Form (found in printable forms at www.DiscoveryBenefits.com) and send it to us. The authorization is in effect for one year, unless we receive a written request from you to end the authorization.



simplify.®



Discovery Benefits

Discovery Benefits is transforming the complexity of employee benefits administration with innovative solutions and extraordinary customer service delivered by empowered and knowledgeable employees.

Simply put, we work hard to make it easy to do business with us.