

# Get the most out of your HRA and FSA

Your health plan offers a health reimbursement account (HRA) and a flexible spending account (FSA). You can use them both together to help pay for health care expenses.

## The difference between an HRA and FSA

**HRA** – The HRA is an account that's connected to your health plan and can help pay for eligible health care expenses, including those that may apply to your annual deductible.

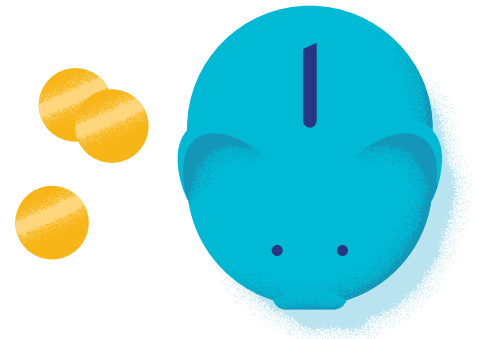
**FSA** – The FSA is an account that helps pay for eligible health care expenses, including those that may apply to your annual deductible.

It may also help pay for eligible health care expenses that may not be paid by the HRA or the plan, such as pharmacy, vision and dental.

## Who funds these accounts

**HRA** – Funded by your employer.

**FSA** – Funded by you, through a tax-free deduction from your paycheck and may also be funded by your employer through flex credits. Please refer to your plan documents for further information regarding funding of your FSA.



## Paying for health care expenses with your HRA and FSA

- 1 HRA:** UnitedHealthcare automatically pays the claim using your HRA dollars first, as long as money is available in the account.
- 2 FSA:** If there are not enough HRA dollars in the account to cover the cost of the claim, the remaining balance is automatically paid using money from your FSA.
- 3 Pay directly:** If all the HRA and FSA dollars have been spent, the doctor will bill you directly. When you receive the bill, you can pay with cash or a credit/debit card.

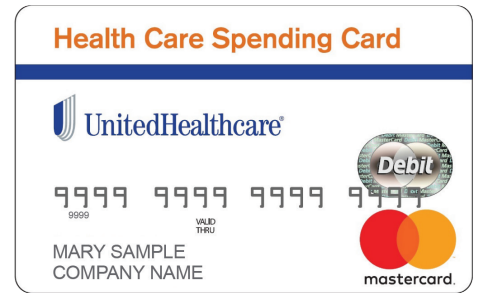
**Note:** When you receive preventive care from a network provider, most health plans cover 100% of the cost—and none of your HRA or FSA dollars will be spent.

# Reimburse yourself

If you pay for any eligible expenses out of your own pocket, you can submit a claim for reimbursement from the HRA or FSA, as long as you have money in the account.

# An easier way to pay

The UnitedHealthcare Health Care Spending Card Mastercard® makes it easier to pay from your HRA and FSA. If it's available to you, you can use the card to pay for eligible expenses by phone, online or at any place that accepts Mastercard.



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Health reimbursement arrangements, also referred to as health reimbursement accounts (HRAs), are administered by Optum Financial Services<sup>SM</sup> and are subject to eligibility and restrictions. The UnitedHealthcare plan with Health Reimbursement Account (HRA) combines the flexibility of a medical benefit plan with an employer-funded reimbursement account.

A flexible spending account, or FSA, is not insurance.

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