

HRA rest assured — your health expenses are covered



A health reimbursement arrangement (HRA) provides funds for you to pay for health care expenses.

What does it cover?

Use your employer-funded HRA to pay for health care costs for you and your family.

Easy as 1, 2, 3

1. Your employer contributes tax-free funds to your account.
2. Use those funds for you or your family's eligible health care expenses, including deductibles, copays, prescriptions and more.
3. Submit proof of the expense, and you'll be reimbursed from your allowance amount.



Use for qualified
medical expenses



With employer
funding, you save



Fast reimbursements and
smart tools make it easy

Save money today

Your employer is giving you a huge benefit — the gift of health care funds. Imagine how your budget will change without this additional expense.

Funds that are in your HRA aren't counted as part of your earnings. So when you pay your income tax, you could be paying less than you would have if all your money were considered income. Less taxes paid, and more money to ensure health and well-being.

Personal and financial benefits

Flexibility



There are thousands of eligible expenses for your HRA, even including health care essentials for your entire family and common out-of-pocket costs. You'll be surprised at how many ordinary items and services are eligible.



Easy to access

HRA funds are available on your payment card. You can view your balance any time, through the Optum Financial mobile app or online website, or you can call for it over the phone.



Rapid reimbursement

Paying for health care expenses is easy. Either use your payment card or quickly and easily create your claim online. Once you submit receipts, you will be reimbursed.

How do I start?

Sign up

Enrollment only comes once a year, so be sure to get your year-round savings.

Don't forget to download the Optum Financial mobile app for your **iOS** or **Android** device, your secure app that lets you view your balance and payments, upload photos of documentation and contact customer service.

Your HRA covers you — plus your family — for a wide variety of items and services.

Check with your employer on what medical expenses are eligible under your plan.



Health reimbursement arrangements (HRAs) are administered on behalf of your plan sponsor by Optum Financial, Inc. and are subject to eligibility and restrictions. Please contact a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions. Federal and state laws and regulations and the design of your plan are subject to change.

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