

# How to get the most from a health reimbursement account (HRA)

A health plan with an HRA gives you access to many doctors and hospitals in your plan and helps pay for your costs when you need care. This health plan also comes with a reimbursement account to help you pay for eligible health care expenses. Your HRA is funded by your employer. Your funds will be available at the start of the plan year. If you leave your company, your HRA funds will be forfeited.

## Use the account to pay for your health care costs:

- Deductible payments
- Coinsurance (your percentage of the costs)
- Urgent and emergency care
- Lab tests
- Hospital visits



## Hard roll over of HRA funds from the 2020 plan year to the 2021 plan year

There will be a 90 day run out period from 1/1/21 - 3/31/21. During this time, the 2020 plan year HRA dollars can still be applied to claims incurred during the 2020 plan year. On 4/1/21, any remaining HRA dollars from the prior plan year will be rolled over into the new 2021 HRA account and can now be applied to any claims incurred during the 2021 plan year.

# How your health reimbursement account works:

**1** Your employer will let you know the amount that will go into your HRA.

\$200 Employee

\$400 Family

**2** Show your ID card when you visit the doctor. The costs can be paid using HRA funds.



**3** If you don't have enough HRA funds to cover the cost, you'll pay out of pocket until you pay your entire deductible.



**4** Unused funds in your HRA roll over to the next year. Whatever you don't spend on covered services will roll over to the next year, as long as you stay enrolled in your HRA plan.



## Remember, your plan also includes:

- Preventive care covered at 100% when using doctors and hospitals in your plan.
- Our Sydney Health mobile app and personalized website at [anthem.com](https://www.anthem.com) where you can:
  - See your benefits, HRA balance and claims.
  - Find a doctor and estimate your costs before getting care.
  - Make sure we have your best email address on file so we can send you plan information quickly.