



Using Your Health Reimbursement Arrangement

Kirby Nagelhout Construction Co
January 1, 2023 – December 31, 2023

A Health Reimbursement Arrangement (HRA) is a tax-free employer-funded account managed by PacificSource Administrators. By utilizing the Health Reimbursement Arrangement, you could recover a portion expenses covered under your employer-sponsored medical insurance. The HRA reimburses certain expenses as outlined in IRS Code 213.

Medical D (covers Medical Deductible, Co-insurance & Copay expenses)

Often referred to as an “Med D”, this plan supplements a portion of you and your dependents’ out-of-pocket copay, co-insurance, and deductible expenses for the current deductible plan year.

- Employees and their family enrolled in this Employer's group sponsored medical plan are to be reimbursed for medical care expenses under the HRA Plan.
- Dates of service from prior plan years are not eligible for reimbursement.
- Funds will become available annually.
- If you are also enrolled in a Flexible Spending Account, the HRA will pay out before the FSA.
- It does not include dental or vision reimbursement.
- If you terminate during the plan year, your HRA participation would end at the end of the month and funds would be forfeited.

Expense Allocations

	<u>Employee Responsibility</u>	<u>Employer Contribution</u>
Employee & Family	First \$3,000 of out of pocket medical deductible and co-insurance expenses	Next \$2,500 of out of pocket medical deductible and co-insurance expenses

**The HRA plan year will match the calendar year deductible and renew each January 1st.*

How to Get Reimbursed

Your claim for reimbursement must include a statement from the service provider that you have incurred the expense and the amount of your expense. **Note:** A statement from the provider may be required to show that an expense is medically necessary.

Manual Claims

We offer two ways you can manually submit your claims manually for reimbursement:

1. Submit your claim online using our MyFlex website: HRBenefitsDirect.com/PSA/SignIn.aspx
2. Mail or fax a Request for Reimbursement Form. You'll find the form at PSA.PacificSource.com/Forms_Flex.aspx

Reimbursement Time Frame

Reimbursements may be requested during the plan year or after it ends. All eligible reimbursement claims for services you received between **January 1, 2023** and **December 31, 2023** must be submitted by **March 31, 2024** for reimbursement.

Questions?

Our Customer Service Team is happy to help.

Phone

Direct: (541) 485-7488
Toll-free: (800) 422-7038

Email

psacustomerservice@pacificsource.com

Forms and Materials

https://psa.pacificsource.com/Forms_Flex.aspx

PacificSource.com/PSA



Remaining HRA Plan Year Funds

Your claim submission period ends 90 days after the plan year ends. This is known as a run-out period. Sometimes though, you may not use all of the funds you set aside for your HRA within the plan year.

If you have unused account balances at the end of the plan year, you'll lose those funds.

Reimbursement Tips

- PacificSource Administrators will mail a check or deposit your funds after the request for reimbursement has been processed and accepted.
- Request for Reimbursement forms are available on our website: [PSA.PacificSource.com/Forms_Flex.aspx](https://psa.pacificsource.com/Forms_Flex.aspx).
- Your medical and dental group health plan provides you an EOB whenever you have a billable service.
- If you have misplaced your EOB, call the medical or dental group health plan's customer service department and request a copy or you may be able to receive a copy from their online system for members.

PSA Consumer Portal: Online Account Access for Participants

Manage your FSA from the convenience of your home or office by utilizing our website:

<https://psa.consumer.pacificsource.com>

- File a claim online.
- Access information on the most recent reimbursement payments.
- View payment details.
- Check your account balances, annual election, and year-to-date deposits.
- Change your address and other personal information.
- View FAQs and fliers.
- Download claim forms, direct deposit forms, and more.

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