

# EMPOWER Health Reimbursement Arrangement

## **What is a Health Reimbursement Arrangement (HRA)?**

A benefit provided by your employer that sets money aside for you to spend on eligible healthcare expenses. Depending on how your employer set up your HRA, you may have access to all or some of your funds at the beginning of the year. And you may be able to spend your funds on your spouse or dependents.

## **HOW DO I GET THE MOST FROM MY HRA**

### **Spending funds**

You can use your HRA dollars on eligible healthcare expenses at stores like Amazon, Target, CVS, Walmart, Walgreens and more. Simply swipe your debit card at the point of purchase.

### **Online account and claim filing**

You can log in to your online account and review your HRA balance, claim status or submit for reimbursement for out of pocket claims. Or use your debit card to pay for eligible healthcare expenses at the point of purchase.

### **Text alerts**

Sign up for text alerts in your online account and stay on top of your HRA balance and debit card transactions.

### **What does it cover?**

There are thousands of eligible items, including:

- Doctor visits and surgeries
- Over-the-counter medications (first-aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs Dental and orthodontia
- Vision expenses, such as frames, contacts, prescription sunglasses, etc.

