

Health Reimbursement Account

What is a Health Reimbursement Account (HRA)?

A benefit provided by your employer that sets money aside for you to spend on eligible healthcare expenses. You have access to all of your funds at the beginning of the year and may 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 such as Amazon, Target, Longs, Walgreens, and more. Simply swipe your HRA debit card at the point of purchase. Please keep your detailed statement or receipt for substantiation.



Online Account and Mobile App

You can log in to your online account or mobile app 24/7 to:

- Review your HRA balance
- Check claim status
- Submit out-of-pocket claims for reimbursement



Texts and email alerts

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

What does it cover?

Co-payments and deductibles for doctor visits and surgeries

Over-the-counter medications

Prescription drugs

Dental and orthodontia

Vision expenses

How to use your HRA Money:

- ✓ PIOPAC Health Debit Card
 - PIOPAC Health Debit Card will be pre-funded with your annual HRA Funds
 - You can use this debit card at merchants that accept Visa credit or debit cards such as physician's offices, pharmacies, and certified retailers
- ✓ Get Reimbursed for Out-of-pocket expenses
 - Pay for services out of pocket then request a reimbursement claim from your HRA account via online account, mobile app, fax, email, or mail



Questions:

For more information, please contact PIOPAC Fidelity at (808) 792-5226 or email us at fsaclaims@piopac.com

