

Yes

Consumer-Directed Health Plans
are making health care more affordable.

Health Reimbursement Accounts

Get reimbursed for your out-of-pocket medical expenses.

What It Is

A Health Reimbursement Account (HRA) is a reimbursement account you can use to pay for medical expenses. Only your employer will contribute to your HRA, and the funds can be used to pay for a variety of medical expenses including deductibles, prescriptions and more.

How It Works

CONTRIBUTIONS

Your employer will choose how much they'd like to contribute to your HRA.

USAGE

Your employer will determine how you can use your HRA funds.

DOCUMENTATION

Horizon Blue Cross Blue Shield of New Jersey processes all claims automatically — no need to provide receipts or documentation.

PAYMENTS

Any expenses are at the employer's discretion and are typically tax deductible.

EMPLOYEE HRA BENEFITS



LOWER PREMIUMS

Save on monthly premiums and overall health care costs by choosing a High Deductible Health Plan (HDHP) in conjunction with an HRA.



LOWER COSTS

Save on health care costs when you pay your bills using the money your employer has contributed.



STAYS WITH THE COMPANY

Your employer will decide whether to allow funds to carry over each year, and any unused funds will stay with the company if you leave.

Who Qualifies

There are no eligibility requirements for setting up an HRA.

| Employee Account Features | HRA |
|--|-----|
| Employees can use it to pay their deductibles or coinsurance based on plan design. | ✓ |
| Employees can use the money in the account before it is fully funded. | ✓ |
| Employees own the account. | ✗ |
| Employers own the account. | ✓ |
| Contributions are made pre-tax. | ✗ |
| Employees can invest funds toward retirement. | ✗ |
| A debit card may be available at the employer's discretion. | ✓* |

*A debit card is not a standard offering for HRA

Health Care With Value

When you choose a High Deductible Health Plan with an HRA, you get:

- **Lower monthly costs**
- **Tax advantages**
- **24/7 online access**
- **and more!**

Enroll in an HRA today!

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