

PAYFLEX®



Helping you pay for certain medical expenses

PayFlex® Health Reimbursement Arrangement (HRA)

What is an HRA?

An HRA is an account funded only by your employer. You can use these funds to pay for eligible health care expenses for you and your eligible dependents. Your employer determines what expenses are eligible.

Benefits of an HRA

- **Money for eligible expenses.** You get to use money from your employer for eligible health care expenses.
- **Works with other tax-advantaged accounts.** An HRA may complement other PayFlex accounts, if offered. This means more ways to save.
- **Instant access to your money.** If offered, the PayFlex Card®, your account debit card, makes it easy to spend money in your HRA.

- **Online support.** You have 24/7 access to your account information from your PayFlex member website. You can:
 - View your account balance and employer contributions
 - Submit claims for reimbursement
 - Enroll in direct deposit
 - Review debit card transactions (if applicable)

How to use the funds in your HRA

Your employer determines the amount contributed to your HRA. Once funds are available in your account, you have three ways to use your funds.

- Pay for an eligible expense with cash, check or a personal credit card. Then submit a claim to pay yourself back. You can do this online, through the PayFlex Mobile® app or by filling out a paper claim and faxing or mailing it to PayFlex.
- Use the PayFlex Card to pay for an eligible expense (if offered).
- Use online bill payment to pay your provider directly from your HRA (if offered).





Things to remember

- When submitting a claim for reimbursement, you can have the money deposited directly into your checking or savings account.
- If you don't sign up for direct deposit, we'll mail you a check.
- Qualified expenses are determined by your employer in accordance with Internal Revenue Service (IRS) guidelines.

Questions?

Visit horacemann.payflex.com, or call us directly at **1-877-533-0220**. We're here to help Monday – Friday, 7 a.m. – 7 p.m. CT, and Saturday, 9 a.m. – 2 p.m. CT.

It's a simple tap with the PayFlex Mobile app

- ✓ Manage your account
- ✓ View alerts and notifications
- ✓ Review PayFlex debit card transactions

PayFlex Systems USA, Inc.

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