

Making the most of your *HRA Plan*



Your employer has chosen to offer you the power and flexibility of a pre-tax benefit called an **“HRA Plan”**. Here’s what you need to know to make the most of it!

About your HRA Plan

We are pleased to announce that your company has established a Health Reimbursement Arrangement (HRA) program for you and other eligible employees. Under this program, you will be able to receive reimbursement for the cost of qualified medical expenses without taxation. The HRA program will be funded completely by your company, so there is no cost to you.

More details about the plan

The plan contribution limit is established by your employer and can be found in the Summary Plan Description (SPD). The contribution limits are based on the level of Insurance Coverage you choose and any wellness credits that are earned.

To be eligible for the HRA Plan, you must enroll in the County’s High Deductible Health Plan and also not be eligible for a Health Savings Account.

Visit the Employee Home page at
www.myCafeteriaPlan.com

for answers to many questions and the tools you need.

Our Web site provides:

- Downloadable Claim Forms
- Answers to frequently asked questions (FAQ pages)
- Detailed information about claim submission

Tracking your account(s) online

Go to www.myCafeteriaPlan.com and click on the “Login” button. If this is your first time to the Web site, you will be prompted to enter a Username (first initial of your first name, your last name and the last 4 digits of your SSN (not case sensitive)) and Password (the last four digits of your SSN).

For example: **Username:** Tsmith1234 **Password:** Last 4 digits of your Social Security Number

Once you’ve logged in to your account, you’ll be asked to change your login information and answer a few short security questions. You can also check your account balance(s) and see the status of any claims you have submitted.

Please note: When updating your personal information it is important to provide your e-mail address for the fastest and most efficient communication.

In addition to 24-hour account access, myCafeteriaPlan’s comprehensive Web site provides downloadable claim forms, answers to frequently asked questions (FAQ pages), and detailed information about cafeteria plan rules and claim submission. Visit the Employee Home page at www.myCafeteriaPlan.com for answers to all of your cafeteria plan questions.

What if there is money left in my account at the end of the claim period after all my eligible expenses are reimbursed?

You will have 90 days from the end of the plan year to submit claims for eligible expenses.

When will I be reimbursed for claims I submit?

Your company’s claims will be reimbursed on regularly scheduled processing days. **myCafeteriaPlan** has a submission deadline of noon (12pm EST) Wednesday and any eligible claims received before this deadline will be paid on Thursday.



myCafeteriaPlan will automatically process claims if you participate in Montgomery County’s Medical and Prescription, Dental or Vision Plans, unless you opt out of this feature. To opt-out of the streamline process you will need to contact myCafeteriaPlan at 1-800-865-6543.

You will need to manually submit claims for dependent care, or if you do not participate in Montgomery County’s Medical and Prescription, Dental or Vision Plans, or have chosen to opt-out of this streamline process.

The details for your **HRA Plan**

What expenses are eligible for reimbursement from your HRA?

Any out-of-pocket expenses related to services covered by insurance, including co-pays, deductibles and prescription drugs; dental, orthodontic and ophthalmologist's fees and expenses including prescribed treatments and maintenance (such as contact solution); chiropractic fees and expenses and disability-related expenses.

In general, any treatment for a *specific medical condition* is reimbursable; cosmetic or preventative expenses are not.

Insurance premiums are *not* eligible for reimbursement.

List of Eligible Expenses

This list is NOT comprehensive and is intended only as a guide to reimbursable expenses. To find out about specific items visit www.myCafeteriaPlan.com for more information.

Healthcare/Medical Expenses Allowed

- Acupuncture
- Ambulance
- Chiropractors' fees
- Coinsurance
- Contacts/Lens solution
- Copayments
- Crutches
- Dentists' fees
- Dentures
- Diabetic supplies
- Eye exams/Glasses
- Fees associated with organ donations
- Guide animals (purchase, training & care)
- Hearing aids/Batteries
- Immunizations/Vaccinations
Insulin
- Laboratory fees
- Language training for disabled person
- Laser/Lasik eye surgery
Obstetrical fees
- Physical therapists' fees
- Prescription drugs
- Radial keratotomy
- Routine physicals
- Skilled nurses' fees
- Smoking cessation treatments & prescriptions
- Treatment for substance addiction
- Transportation expenses (for medical reasons)
- Wheelchair

Healthcare/Medical Expenses Not Allowed

- Cosmetic Surgery
- Dietary and Nutritional Supplements
- Electrolysis
- Exercise Equipment or Programs
- Food for Weight Loss Programs
- Hair Removal
- Hair Transplant
- Health and Beauty Aids
- Herbs and Herbal Treatments
- Insurance Premiums
- Massage Therapy to Relieve Stress or Depression
- Teeth Whitening
- Varicose Vein/Spider Vein Treatments
- Vitamins

Eligible over-the-counter (OTC) items

First Aid Products - Bandages and First Aid Kits,

Contact Lens Solutions/Supplies

Medical Equipment like Crutches, Blood Pressure and Heart Rate Monitors and Braces

Asthma Flow Meters and Nebulizers

Insulin & Diabetic Supplies

DISCLAIMER: Every effort has been made to present this information accurately, however, this is just a summary overview. An overview means that details, explanations, and qualifiers are left out. This information is intended only to provide general guidance, and you should not rely on it as a complete explanation of this topic. This is not a legal document.