

Health Care Flexible Reimbursement Account

You can use the Health Care Flexible Reimbursement Account to pay for a variety of eligible health care expenses that are not covered by a medical, dental or vision care plan. Such expenses include co-pays, coinsurance, deductibles and over-the-counter medications (with a prescription) that are used to treat medical conditions (e.g., allergy and cold medications, pain relievers and antacids).

How it Works

If you enroll in the Health Care Reimbursement Account, your contributions to the account are deducted from your paycheck on a pretax basis each pay period. You can contribute up to \$3,050 annually to your account – as little as \$1 or as much as \$100 per pay period.

Plan carefully – this account has a “use-it-or-lose it” restriction. If your balance at the end of the year is \$610 or less, those funds will automatically roll over and can be used to reimburse next year’s expenses. Any amount over \$610 will be forfeited.

When you have an eligible expense, there are several ways you can use your account to pay for it:

- Use the HealthEquity Visa card for current year expenses that you receive when you enroll. The card is funded with your contributions. You may use the card for eligible expenses at locations accepting Visa. The cost is deducted from your card balance.
- Request that a check be sent directly to the provider through Pay My Provider (a service of HealthEquity).
- Pay the cost with another form of payment, then submit a paper request for reimbursement from your account.
- Submit receipts with the HealthEquity EZ Receipts mobile app. For more information, search “EZ Receipts” on your app store.

Paper claims and Pay My Provider requests are administered by HealthEquity. Direct deposit of reimbursed amounts is also available.

Eligible and ineligible expenses

A list of eligible expenses is available in the [Flexible Reimbursement Accounts Summary Plan Description \(SPD\)](#) on *Inside* or the *AdvisorCompass* site. The list is a general guideline for the types of expenses that can be reimbursed according to the IRS. The IRS can change the list at any time. IRS Publication #502 provides a detailed list of eligible expenses. View it online at [irs.gov](https://www.irs.gov) (search “502”).

Ineligible expenses that you may **not** submit claims for include:

- Expenses related to cosmetic surgery, cosmetic procedures or cosmetic medication
- Your before-tax Medical, Dental and/or Vision Care Plan premiums or before-tax premiums to other healthcare plans
- Expenses that are payable by any medical, dental or vision plan you’re covered under
- Expenses incurred while you were not participating in the plan

For more information

See the [SPD](#) for additional details.

Contact HealthEquity at healthequity.com/wageworks or 1.877.924.3967.



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