

HRA *express*



Effective with your new benefit year or if you just became eligible for benefits, you will be enrolled in a Health Reimbursement Arrangement (HRA) after your coverage becomes effective under your employer's designated health plan(s). An HRA is a reimbursement account funded by your employer that reimburses you for expenses required to satisfy your health plan's deductible.

Your HRA runs on the same plan year as your health coverage, and your employer will tell you how much they are contributing to your HRA. Any money left in the HRA will not carry over to the next year. However, you will have 90 days after the end of your plan year to submit claims. After enrollment, your employer will provide you with an HRA Summary Plan Description (SPD) that defines all the provisions of the Plan and annual amounts.

HRA Reimbursement

You will need to complete an HRA claim form for reimbursement. Reimbursement is simple. Once you receive your Explanation of Benefits (EOB) from your health insurance carrier, send your completed claim form and a copy of your EOB to HFS Benefits. Your EOB is not a bill. You will receive a bill from your provider. You will be responsible for payment to the provider. If your prescription expense applies to your health plan's deductible, send the completed claim form along with the duplicate prescription receipt that identifies the date of service, type of prescription and cost. HFS Benefits will review the claim and schedule approved claims for reimbursement. HRA reimbursements will be scheduled weekly and will be sent directly to your bank account. Don't forget to complete the direct deposit authorization.

Submit your claims and inquiry about your HRA at HFS Benefits

HFS Benefits
Claims Department
164 Lakefront Dr.
Hunt Valley, MD 21030

Phone: 410.771.1331
Toll Free Phone: 888.460.8005
Fax: 410.771.5533
Toll Free Fax: 888.510.4218

You can also email your request (pdf of claim form and EOB or duplicate prescription receipt) to claims@hfsbenefits.com.

Online HRA Access

After you have enrolled, you will be able to access your HRA information at www.hfsbenefits.com. Click on "HFS Account Login" and enter your Social Security Number (no dashes) and PIN. Your benefits administrator will provide you with the PIN.

Once your plan year has begun, please contact HFS Benefits with any questions about your HRA. We look forward to working with you.