

# Who is covered by your HRA?

## HRA Spouse and Dependent Coverage Requirements

**Take these steps to ensure qualified expenses for a spouse and eligible dependents are reimbursable from your HRA.**

Health Reimbursement Accounts (HRAs) are designed to pay for eligible out-of-pocket medical products or services\* provided to you, your spouse and your eligible dependents. Regulations, taking effect for plan years beginning on January 1, 2017 or later, require that you, your spouse and your eligible dependents are covered by an underlying group health plan in order to take advantage of these benefits. Here are a few quick steps to ensure you have seamless access to your HRA funds.



### **STEP 1: ENSURE YOUR SPOUSE AND DEPENDENTS ARE COVERED BY A GROUP HEALTH PLAN**

You must certify that your spouse and all dependents listed on the HRA Plan are also covered by a group health plan either through your employer or another employer. Coverage through the Federal Exchange, a state exchange or the individual insurance market do not qualify.

**Questions?**  
**(800) 473-9595**  
Monday – Friday, 8am – 8pm (Eastern Time)  
Live Chat available from Participant Login at  
[www.BenefitResource.com](http://www.BenefitResource.com)  
[participantservices@BenefitResource.com](mailto:participantservices@BenefitResource.com)

### **STEP 2: LIST YOUR SPOUSE AND ELIGIBLE DEPENDENTS ON YOUR HRA ENROLLMENT / CHANGE FORM**

When enrolling or re-enrolling in an HRA, you will be asked to provide information regarding yourself, your spouse and your eligible dependents. You will be asked to provide the name, social security number and other identifying information for each eligible individual. You may add/change eligible individuals at any time by completing the *HRA Enrollment/Change Form*.

### **STEP 3: SUBMIT CLAIMS FOR YOURSELF, YOUR SPOUSE AND/OR ELIGIBLE DEPENDENTS**

For claims submitted after January 1, 2017, you will be asked to identify who the claim is being submitted for. If the information required to process the claim for reimbursement is not included, you will be notified so the claim can be processed for payment.

\*Eligible Medical Expenses under your HRA are listed in the HRA Plan Highlights, which can be accessed by logging in at [www.BenefitResource.com](http://www.BenefitResource.com).