213(d) Health Reimbursement Arrangement (HRA)

What is a health reimbursement arrangement (HRA)?

A benefit provided by your employer that sets money aside for you to spend on eligible healthcare expenses. Depending on how your employer set up your HRA, you may have access to all or some of your funds at the beginning of the year. And you may be able to spend your funds on your spouse or dependents.

What does it cover?

There are thousands of eligible items, including:

- Doctor visits and surgeries
- Over-the-counter medications (first-aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs

- Dental and orthodontia
- Vision expenses, such as frames, contacts, prescription sunglasses, etc.



How do I get the most from my HRA?



Spending funds

You can use your HRA dollars on eligible healthcare expenses at stores such as Amazon, Target, CVS, Walmart, Walgreens and more. Simply swipe your debit card at the point of purchase.



Online account and mobile app

You can log in to your online account or mobile app 24/7 and review your HRA balance and submit out-of-pocket claims for reimbursement.



Text alerts

Sign up for text alerts in your online account and stay on top of your HRA balance and debit card transactions.