HRA FAQs

1. What is a Health Reimbursement Arrangement (HRA)?

An HRA is an Employer sponsored plan that reimburses Participants for eligible health care expenses tax free. All contributions are made by the Employer to the account for the Participants use.

2. What is an Eligible Expense?

Because the HRA Plan is fully customizable by the Employer, please refer to your Summary Plan Description (SPD) for all the details about Eligible Expenses and much more. You can obtain that document from your Employer.

3. How am I reimbursed under the HRA Plan?

You will need to fill out an HRA claim form (available under the document section of the website) and submit it along with the substantiating material to Rehn & Associates for reimbursement.

If your employer offers the Debit Card, you are able to use the card at the point of Sale so there is no initial out of pocket expense. If you decide to use the debit card, please keep all itemized statements and receipts in case we request them for verification.

4. What is proper substantiation?

You will need to submit an itemized statement or Explanation of Benefits (EOB) that shows the following information: The name of the Service Provider, the date the expense was incurred and your out of pocket expenses. Again, please refer to your SPD, if your plan covers deductible expenses or other expense in coordination with your insurance coverage, an EOB is the only form of documentation that is acceptable.

5. How long will it take to get my money once I submit a claim?

If your claim is “clean” (meaning the claim is accompanied by the proper substantiation), we pay HRA Claims every Tuesday. If you have your HRA claim form with substantiation into Rehn & Associates by 10:00am Tuesday, you will have a check mailed to you that same Tuesday or you can have the money directly deposited (form under document section) into your bank account the following business day.

6. How do I know when I have to substantiate a Debit Card claim?

You will receive an email or letter in the mail around the 5th business day of the month following the transaction, telling you that you must substantiate a Debit Card transaction. If this is the case, please follow the instructions in the letter or email to submit the claim. If you do not submit the claim on a timely basis, your Debit Card will be suspended until the claim is substantiated.