

COMMONLY ASKED QUESTIONS AND ANSWERS ABOUT PARTICIPATION IN A HEALTH REIMBURSEMENT ARRANGEMENT

What is a Health Reimbursement Arrangement (HRA)?

An HRA is an employer sponsored reimbursement arrangement through which you can get reimbursed tax-free for your eligible out-of-pocket medical expenses. Eligibility is determined by your employer and may be limited to people enrolled in a specified insurance plan.

When are expenses “incurred?”

The IRS rules state that an expense is incurred at the time that the services are provided, not when an appointment is made, a bill is dated, or a bill is paid.

Can the money be withdrawn for anything other than the above?

HRA accounts can only be used for tax-eligible medical expenses.

How are deposits made to my HRA Account?

Deposits to your HRA are made by your employer. The frequency and amount of those deposits can vary from employer to employer.

Do I pay federal, state, or local taxes on this money?

No, contributions to your account are made pre-tax and there is no additional tax on reimbursements.

Can I put my own (employee) dollars into the HRA?

Unfortunately, no. The Internal Revenue Code requires that HRAs are to be funded by the employer only.

How do I receive reimbursements from my HRA?

If your plan includes a Benefit Debit Card you can swipe your card at the time of service to pay your provider directly out of your HRA funds. Otherwise you must complete a manual claim form and submit it to Vimly Benefit Solutions via the online portal (www.simon365.com), or by email, fax, or mail. For each eligible expense, the IRS requires that you indicate the providers name, the date of service, the amount billed, and the services rendered. You must also include documentation (copies of EOBs or itemized invoices) for each service.

How long will it take to get reimbursed when I submit manual claims?

Vimly processes claim batches on Monday with funds released on Wednesday and then again on Wednesday with funds released on Friday. If you sign up for direct deposit you should expect to see your reimbursement within 3-5 business days. If you choose to have a paper check mailed, please allow an additional 5-7 business days to receive it.



How much will I receive when I submit a claim?

You will receive reimbursement for the entire amount of eligible expenses included in your claim, unless it is larger than your available account balance at the time of submission. If you do not have enough HRA funds to cover your claim you will be reimbursed the amount that is available in your account.

After I have incurred an eligible expense how long do I have to submit a claim for reimbursement?

You can submit claims for reimbursement anytime during the current plan year. Once the plan year ends you will have 30, 60, or 90 days (determined by your employer) to submit claims that were incurred during the prior plan year.

What happens to my HRA Account if my employment ends during the year?

You may continue to submit claims to your HRA Account for claims incurred *prior to your date of termination*, up to the final claims filing date as defined by your employer (either 30, 60, or 90 days post termination).

Can I request reimbursement of medical expenses and also deduct the same expenses on my income tax return?

No. You can use the HRA Account or the itemized deduction, but not both for the same expense.

How do I access my claim activity information?

You can access your account information by logging on to your account through www.simon365.com. You will be able to submit and view your claims, your payments, and your account balance. Manual claim forms can also be printed from this site.

Please Note: These questions and answers represent a brief summary of Health Reimbursement Arrangement rules. They are not intended to provide legal or tax advice.

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