

# HRA / VIMLY BENEFIT SOLUTIONS

## Health Reimbursement Arrangements (HRA)



An HRA, sometimes called a Health Reimbursement Account, is a type of employer-funded reimbursement arrangement that allows your employer to provide you with reimbursement for eligible out-of-pocket medical expenses.

Services that are eligible for reimbursement *may* include deductible, copay, coinsurance, and prescription expenses. Check with your HR department or email [flexspending@vimly.com](mailto:flexspending@vimly.com) to determine which types of expenses are reimbursable through your HRA.

The amount you are eligible for will be determined by your employer at the beginning of the plan year and typically coincides with the medical deductible requirement for your group health plan.

HRA funds will be disbursed to you only after you have incurred an eligible medical expense and submitted a request for reimbursement.

### EASY TO USE

The ability to file claims directly through the SIMON portal ([SIMON365.com](http://SIMON365.com)) makes the reimbursement process quick and easy. If you do not already have a SIMON account an email invitation will be sent to you shortly after enrollment.

**You must include the EOB that corresponds with your eligible services to receive reimbursement.**

### SAVE MONEY

Since HRAs are entirely employer funded there will be no cost to you for utilizing your HRA funds, and no deductions will be taken from your paychecks.

### SAVE TIME

Sign up for Direct Deposit so your reimbursements are deposited directly into your bank account instead of having to wait for a check to arrive in the mail.

Request a Direct Deposit Form from your HR department or by emailing [flexspending@vimly.com](mailto:flexspending@vimly.com).

### SAVE STRESS

World class security assures that your account information will be secure because access to accounts is always encrypted and not based on your Social Security Number.

## EASY ENROLLMENT!



*\*not all HRA plans include debit cards*

- ⇒ Your employer will automatically enroll you in the HRA Plan when they process your group health plan enrollment unless you are eligible for and enroll in the HRA Plan.
- ⇒ You will be enrolled in the HRA Plan at the same tier you are enrolled in on your medical group health plan (employee only, employee + family).
- ⇒ If your plan offers a debit card\* you will receive your card in the mail at the address you included on your medical enrollment form.
- ⇒ Debit cards can be used at any IIAS certified facility. Please note, use of the debit card at non-IIAS facilities (i.e. online payments) will require receipts for substantiation. The online system may be used for providing receipts.

## CUSTOMER SERVICE

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