

HEALTH REIMBURSEMENT ARRANGEMENT (HRA) – For Earned Health Incentives after 1/1/24 GENERAL OVERVIEW QUESTIONS

Q: What is a Health Reimbursement Account?

A: A Health Reimbursement Arrangement (HRA) is an account that you can use to pay for eligible health care expenses. This includes expenses for you, your spouse, and your tax dependents. This is true even if your spouse and dependents are not on your health plan.

Q: When am I eligible for a Health Reimbursement Arrangement (HRA)?

A: You must be enrolled in the Aetna International qualified High Deductible Health Plan (HDHP) to have an HRA. The date that you're eligible to contribute to an HRA is based on the effective date of your HDHP. Beginning January 1st, 2024, those enrolled in the Choice POSII (CPII) or Traditional Choice (TC) plan will be enrolled in an HRA following completion of your first health incentive in 2024.

Q: What is changing for health incentives for 2024?

A: The various ways you can earn health incentive and the amount of health incentive monies earned is not changing. What is changing for 2024 is that earned health incentive monies will be deposited into an HRA account. This allows you more flexibility on what you can use your earned health incentive monies for. As you earn more incentive credits, they'll automatically be added to your debit card balance. You can use those funds to help pay for medical, dental and pharmacy expenses. Or you can let the funds build up for future expenses. It's your choice! This is a change from the current system in which earned incentives are automatically applied to your claims. Also note that any funds remaining on your HRA debit card at the end of the year will now carry over to the following year. (provided you continue coverage under the CPII or TC plan).

Q: What happens to any health incentive credits I earned or rolled over in 2023?

A: Any health incentive credits remaining as of 12/31/2023 will not be rolled over to the new HRA account. Monies will be used for any CPII or TC deductible and/or coinsurance claims with dates of service before 12/31/2023.

HEALTHCARE REIMBURSEMENT ARRANGEMENT (HRA) – QUESTIONS ABOUT HRA and FSA

Q: Can I have a Flexible Spending Account (FSA) with an HRA?

A: Yes, HRA does not affect eligibility for the HealthCare FSA.

Q: Can I still elect the Dependent Care FSA when I elect the HRA?

Yes. You can elect the Dependent Care FSA and still be eligible to be enrolled in an HRA.

HEALTH REIMBURSEMENT ACCOUNT (HRA) – QUESTIONS ABOUT HRA CONTRIBUTIONS

Q: Who may contribute to my HRA?

A: Only your employer can contribute to your HRA. Your earned incentives will be contributed by your employer.**Q: When will funds in the HRA be available for use?**

A: Funds will be available the by the 21st of the following month after earning incentives.

Q: How can I keep track of my balance?

A: You can view your account balance online or through the PayFlex Mobile® app. You can also sign up to receive e-mails or text messages with your balance.

HEALTH REIMBURSEMENT ACCOUNT (HRA) – QUESTIONS ABOUT USING YOUR HRA FUNDS

Q: When can I start to use my HRA?

A: You can begin using your HRA upon the effective date and once it is funded by your NAF employer.

Q: What expenses can I use my HRA for?

A: You can use your HRA to pay for qualified healthcare expenses that you pay out of pocket. This includes qualified expenses for you, your spouse and your tax dependents. This is true even if they aren't covered by your CPII or TC plan. You can view a list of common eligible expenses online.

<https://www.nafhealthplans.com/wellness/health-incentives-program>

<https://www.payflex.com/individuals/common-eligible-expenses/health-care>

To use your HRA funds, you must have received the eligible healthcare service/expense on or after the effective date of your HRA and during any dates you are enrolled in the HDHP with HRA.

Q: How do I use the funds in my HRA?

A: Once you have funds in your HRA, you have a few ways you can use your funds. You can make a payment to your provider from your HRA. If you have a PayFlex Card®, you can use it to pay for eligible health care expenses. If you paid out of your pocket, you can submit a claim for reimbursement.

Q: Can I use my PayFlex Card® with my HRA?

A: Yes, you can use it with your HRA account.

Q: Can I use my PayFlex Card® with my HRA overseas?

A: Yes, you can use overseas. However, the card has certain merchant (retail) coding so it may not work overseas. It works in some countries but not all. If the card does not work, you can pay for an eligible expense with cash, a check or your credit card. Then, submit a claim to pay yourself back and submit for reimbursement.

Q: What if I have elected FSA and earn health incentives on a HRA?

A: Your account balances for FSA and HRA will all be available on the same HRA debit card. FSA monies will be used first, then HRA monies. Should you also have HSA monies as well from a prior plan year, HSA monies would be the last funds to be used.

Q: What should I do if my health care provider asks for payment at the time of my visit or service?

A: If your health care provider asks for payment at the time of service, tell your provider you have a qualified High Deductible Health Plan and you aren't supposed to pay anything yet. Let them know you have to wait for a statement or Explanation of Benefits (EOB) showing how much you owe.

If the staff asks you to pay anyway, ask them to call your health plan to find out what you owe. The plan will know the in-network rate that you owe. If the staff insists you pay the full fee that they charge, it's OK to pay them. Once you receive your EOB and know how much you owe, you can ask for a refund for the amount you overpaid.

If you paid with your HRA, you can return the funds to your HRA.

You can use the funds to offset another expense that hasn't been reimbursed. Make sure you keep all receipts, statements and EOBs.

Q: Do I need to keep my receipts?

A: You should keep all your itemized statements and receipts. These will show that you used your HRA funds for qualified medical expenses. You may be required to submit your receipts for HRA eligible expenses where you used your PayFlex debit card or submitted for reimbursement.

Q: I paid for an eligible health care expense out of pocket. How do I get reimbursed?

A: You can go online to request a reimbursement. If you linked your bank account, you'll receive the reimbursement as a direct deposit to your personal account. It can take up to 48 hours for you to see the funds in your account. To link a bank account, log in and go to your account settings to get started. If you prefer to receive a check, use online tools to request funds and pay yourself back.

Q: If I'm divorced or legally separated from my child's other parent, can I still use my HRA funds to pay for my child's health care expenses?

A: If you're divorced or legally separated at the end of the year, or if you lived apart from your spouse during the last six months of the year, your child is a dependent of both of you. This is true no matter which one of you claims the child's tax exemption. This means you could use your HRA to pay for your up to age 24 child's

eligible health care expenses.

HEALTH REIMBURSEMENT ACCOUNT (HRA) – QUESTIONS ABOUT HRA ACCOUNT IF YOU LEAVE YOUR NAF EMPLOYER, UPON DEATH OR WANT TO CLOSE IT

Q: What happens to my PayFlex HRA if I leave my employer or I cancel my health plan coverage?

A: Your HRA is available for eligible healthcare expenses ONLY during the time you were enrolled. If you leave your employer or cancel coverage under your health plan, the HRA funds can no longer be used for reimbursement for any date you were not covered

Q: Will there be new forms for enrollment?

A: If you are enrolled in the CPII or TC plan and after you have earned your first health incentive in 2024, you will be enrolled in the HRA account and the health incentive monies will be deposited into the HRA. If you do not already have a debit card from PayFlex, one will be mailed to you at the address your employer has on file. If you already have an active debit card FSA or HSA with PayFlex, you will not receive a new debit card.