



Group Name: \_\_\_\_\_  
Date: \_\_\_\_\_

### HEALTH REIMBURSEMENT ACCOUNT (HRA) KEY QUESTIONS FOR CUSTOMERS

Determine your customer's requirements by obtaining responses to the following questions:

**1. MEDICAL OPTION:** Which Flex Deductible Series option (HMO, Direct POS, PPO) will group offer? \_\_\_\_\_

**2. ELIGIBLE EXPENSES:** What will the HRA reimburse?  
 Unreimbursed eligible medical expenses (IBC Standard)  
 Prescription drug expenses  
 Dental expenses  
 Vision expenses  
 All IRS Code Section 213(d) expenses  
 Other (explain): \_\_\_\_\_  
\_\_\_\_\_

**3. AUTOMATIC CLAIMS ROLLOVER:**  
Will unreimbursed eligible medical / prescription drug (if eligible) be automatically transmitted for processing against HRA funds?  
 Yes  
Unreimbursed eligible expenses automatically transmitted from IBC claims systems for processing against HRA  
 No  
Paper claims submission required

**4. DEBIT CARD:** Will members receive a debit card for use in paying copayments at point of service?  
 Yes  
 No (IBC Standard)

When debit card and automatic claims rollover are both included, copayments will not be automatically transmitted for processing against the HRA. This is a safeguard against duplicate disbursements. The participant must use the debit card at point of service for paying copayments, or may submit a claim for reimbursement.

**5. CONTRIBUTION AMOUNT:** What percentage of in-network deductible will be funded by employer?  
 Fifty percent (50%) of deductible (IBC Standard)  
Recommend a maximum funding of 50% of deductible. This creates member cost-sharing through a corridor deductible and encourages prudent use of HRA funds.  
 Other (explain): \_\_\_\_\_  
\_\_\_\_\_

Amounts in excess of 50% of deductible will only be available to self-funded medical customers.

**6. ORDERING RULES:** Does group also offer a Flexible Spending Account (FSA)?  
 Yes  No  
If yes, group must determine which Account is drawn from first. Group's Plan Document must outline order; if not specified, HRA funds will be used before FSA funds.  
Which Account should be drawn from first?  
 FSA  HRA

**7. FUND ROLLOVER:** How will unused HRA funds be rolled over?  
 All unused funds rollover at end of Plan year (IBC Standard)  
 Other (explain): \_\_\_\_\_  
\_\_\_\_\_

**REMINDERS:**  
**Premium and Administrative Fee Billing**  
IBC will bill the group customer for premiums or administrative fees for medical plan and monthly HRA administrative fees.

**Fund Account Set-Up and Monitoring**  
Customers will need to set-up a bank account, or use an existing bank account, to fund reimbursements of Health Reimbursement Account claims. Customers will be notified on a monthly basis of additional funding required.