How to use your Health Reimbursement Arrangement (HRA)

Pay for medical expenses and save on health care with this employer-funded account

Start using your HRA debit card

Please complete the following items before using your HRA debit card.

1. **Activate the card.** Call **1-833-283-7694** to activate your HRA debit card.
2. **Register for the IBX member portal.** If you're not already registered, visit **ibx.com/login**. You'll need your IBX member ID number to register for your account.

How to use your HRA to pay for health care expenses

You can use your HRA debit card to pay your providers for eligible health care expenses. You also have the option to pay with a personal credit or debit card and submit a claim for reimbursement.

Eligible expenses

Eligible expenses are outlined in your summary plan document and typically include:

- Copays, deductible payments, and coinsurance
- Doctor office visits, exams, and lab work
- Hospital visits
- Prescription drugs

Ineligible expenses

- General wellness or cosmetic items unless medically necessary
- Everyday personal items
- Non-medical services

If you have any questions about your HRA, contact your benefits administrator.

Manage your HRA anytime

Log in to your member account anytime at **ibx.com** or on the IBX app to quickly and easily manage your HRA:

- View account balance and transaction history.
- Submit and view claims.
- Upload receipts.
- View important alerts and communications.
- Sign up for direct deposit.
- Sign up for text messages.

Helpful hints for managing your HRA

- Your employer puts money into your HRA and defines what medical expenses are eligible for reimbursement.
- Contributions made by your employer are excluded from your gross income and are not taxable.
- The funds in the account are available on the first day of the plan year.
- Save your receipts when you spend your HRA dollars. You may need itemized receipts/invoices to verify the eligibility of expenses or for reimbursement requests.
- Funds that remain in your HRA at the end of the plan year may be carried over to the next year.

Independence

IBX

24490 4602102 (06/26)