



## **We are Pleased to Present the Health Reimbursement Account (HRA) Plan**

### **Who is EBS Benefit Solutions, Inc?**

EBS Benefit Solutions, Inc. is a progressive, diversified employee benefits consulting and administration firm, with offices in Buffalo, Rochester and Syracuse, New York. Established in 1974, EBS Benefit Solutions provides innovative benefits solutions to nearly 3,000 clients throughout the United States.

### **What is a Health Reimbursement Account (HRA) Plan?**

A Health Reimbursement Account Plan is an employer funded spending account that provides employees with tax-free dollars they can use to cover un-reimbursed medical expenses. Your HRA Plan allows participants to rollover any year-end balances into the next plan year, subject to an annual cap. Medical expenses reimbursed through a Health Reimbursement Account are excludable from the employee's gross income and are, therefore, not taxable. Your HRA contribution amount will depend on your particular family status.

### **How does it work?**

An HRA allows you to pay for anticipated everyday health care expenses with *tax-free* dollars. HRA contributions are available for each eligible participant at the beginning of the plan year. For any qualified expenses, simply save your receipt, complete a claim form, and submit for reimbursement. Employees can call toll-free Customer Service number (1-800-327-7130) with questions or use the HRA website ([www.myebsaccount.com](http://www.myebsaccount.com)) to access his/her account, submit claims or download forms.

*If you are a participant in an Excellus BlueCross BlueShield, Rochester Region medical or dental plan, your HRA claims will be automatically reimbursed to your through Automatic Claims Transfer (ACT), without having to complete a Reimbursement Form. ACT is not available if you or any of your dependents have Coordination of Benefits with another medical or dental plan. You may also elect out of ACT on an ACT Election Form*

### **How do I process claims manually?**

The federal regulations governing the administration of Health Reimbursement Accounts (HRAs) are definitive and specific regarding reimbursements.

Participants in the HRA program must provide a written statement from an independent third party along with a completed Reimbursement (claim) Form to receive reimbursement through the HRA. Cancelled checks are not acceptable. The statement does not have to be elaborate; a handwritten statement or a copy of the bill is adequate. However, the statement must include the following information:

- The name of the provider (the person providing the service)
- The dates of service (the dates on which service was provided)
- A description of the service(s) rendered

- The amount charged
- The name of the person receiving the services

Additionally, if the service performed has been submitted for payment and is reimbursed under a health insurance plan, then a copy of the Explanation of Benefits (EOB) must accompany the completed Reimbursement Form.

### **Reimbursement Options**

Manual claim submission will automatically be reimbursed by a check mailed to your home or through direct deposit. Your reimbursement can be made directly to your personal checking account by requesting direct deposit from EBS. To do so, complete a Direct Deposit Authorization Form (available through EBS Customer Service or at [www.myebsaccount.com](http://www.myebsaccount.com) and then click EBS Forms and information). Once submitted to EBS, direct deposit will be available within 14 days for your future manual reimbursements.

### **Sample Claim Form?**

*(see attached form)*