



HEALTHCARE FUNDS WITH
A TRIPLE-TAX BENEFIT

Health
reimbursement
arrangements
(HRAs)

Your employer funds your care through an HRA

An HRA is a tax-advantaged funding arrangement. It's funded only by your employer to help pay for qualified healthcare expenses.

Use your HRA

Your employer provides funds to help pay for your out-of-pocket healthcare expenses.

When you incur eligible healthcare expenses, they will be paid from your health reimbursement arrangement (HRA) funds until you have used the balance determined by your employer.

Manage your HRA

When you sign in to your account at **premera.com**, select Manage Your Account on the Personal Funding Account page to:

- Set up direct deposit
- Check your account balance
- View transactions
- Enter a new claim
- View the status of claims
- Learn when to submit a receipt

TRIPLE-TAX BENEFIT

Since funds in your HRA aren't considered income:

- They aren't subject to income tax, FICA, or worker's compensation deductions
- You aren't taxed on fund contributions
- Withdrawals for eligible healthcare expenses for you and your dependents aren't taxable



Qualified healthcare expenses*

You can use your HRA funds for expenses such as:

- Health plan deductibles, coinsurance, or copays
- Vision care
- Dental care
- Laboratory fees
- Prescriptions
- Hospital charges
- Certain over-the-counter items

*Qualified expenses are based on the options your employer selected and may not include some of the above.

Contact your HR department for more information about how your specific HRA benefits work.

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