



HEALTHCARE FUNDS WITH  
A TRIPLE-TAX BENEFIT

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Health  
reimbursement  
arrangements  
(HRAs)

# Your employer funds your care through an HRA

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**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**

There is an initial amount of expenses, set by your employer, that you must cover before your health reimbursement arrangement (HRA) funds become available.

Once you reach the initial amount, your claims will be paid from the HRA funds until you have used the balance determined by your employer.

## **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





### Manage your HRA

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

- 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

### 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

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

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