



**Employee
HRAs**

Benafica[®]

A Better Insurance Ecosystem



Who is Benafica?

Benafica is designed to administer employee benefit programs.

We understand that health and money are related. Providing simple HRA accounts that bring employee peace of mind will help people live their best lives.

What is an HRA?

A Health Reimbursement Arrangement (HRA) is an employer funded health benefit account that reimburses employees for out-of-pocket medical expenses, and in some cases for certain insurance premiums.

How does Benafica HRA plan work?

- An individual HRA account is established for you (the employee)
- A monthly "allowance" is set by your employer and deposited into your HRA account
- You, and in some cases your dependents, directly pay providers and insurance companies for your qualified insurance premiums and other qualified medical expenses
- Submit your qualified expenses with proof of payment to Benafica, and be reimbursed from the money in your HRA account.

Support Line Available
Mon – Fri 8 AM – 5 PM
651-259-9000





**Benafica HRAs provide
Employer flexibility
and Employee peace
of mind.**



How to submit Benafica HRA reimbursement claims:

1. You pay your premium or medical expense
2. Go to Benafica.com/hra-reimbursement/
3. Complete the online forms
4. Upload necessary documents
5. Claims are processed daily and reimbursements are made weekly

Items required to be reimbursed for qualified medical expenses (chiropractic care, medications, etc.):

- Provider Name
- Patient Name
- Service Description
- Service Date
- Amount Owed/Paid
- Evidence of Payment

See your HRA Summary Plan Document, ask your Employer, or call Benafica customer support to confirm what can be reimbursed.

Items required to be reimbursed for individual insurance premiums:

- Insurance Carrier
- Name of Insured
- Start & End Date
- Premium Type
- Amount Owed/Paid
- Evidence of Payment

You will need to repeat this step each time you make a payment on your premium or medical expenses





FAQ's

Who owns the money in my HRA Account?

Your employer owns all HRA dollars.

Can I contribute to my HRA?

No, HRA accounts only allow the employer to contribute.

Does the money in my HRA roll over from year to year?

It depends on what your employer has determined.

See your HRA Summary Plan Document, ask your Employer, or call Benafica customer support.

Does the money in the HRA earn interest?

No. It is not intended to be a bank account.

What kind of expenses can be reimbursed from my HRA Account?

Each employer selects its own menu of allowed reimbursable expenses. *See your HRA Summary Plan Document, ask your Employer, or call Benafica customer support.*

How much is contributed toward my HRA Account?

It depends on what your employer has determined.

See your HRA Summary Plan Document, ask your Employer, or call Benafica customer support.

What happens to the money in my HRA Account if I leave my employer?

When you leave your job the money stays with your employer. An exception may be if an employer has a Retiree HRA.

Can I use my HRA to gain reimbursements for my family member's medical expenses?

If your family members are dependents, usually.

It depends on the type of HRA that you have.

See your HRA Summary Plan Document, ask your Employer, or call Benafica customer support.

**Support Line Available
Mon – Fri 8 AM – 5 PM
651-259-9000**





**Moving employees
forward.**

Our mission is to protect and empower employees in their personal and professional lives through a new generation of insurance service and tools.



6701 Upper Afton Road Suite 200
Saint Paul, MN 55125

Phone: 651.259.9000

Email: ClientServices@Benafica.com

www.Benafica.com

DEP05_DOC016_V01_013120