

# The account that pays you in more ways

Get funds from your employer to help you pay for eligible health care expenses



A health reimbursement arrangement (HRA) is employer-funded, which means it's not coming out of your paycheck. And, because the money in your HRA isn't counted as part of your earnings, the dollars in your account are not subject to income tax, offering you tax-free money to spend on eligible medical expenses..

Check out these highlights:



## Covers you and your family

There are thousands of eligible expenses for your HRA, including health care essentials for your entire family. You'll be surprised at how many ordinary items and services are eligible:



Medical and vision office visits



Contact lenses and solutions



Bandages and related items (over-the-counter)



Lactation supplies: creams/ointment, pad/shields, storage bags/bottles



Out-of-network dental and medical coinsurance



Organ transplants (recipient and donor)



Hospital services and fees



And more



Drugs (prescription)

[Eligible expenses](#) under your employer's plan may vary. Please check your plan documents.



## Access funds easily

HRA funds are available on your Optum payment card. You can view your balance any time on our mobile app or online. You can check your balance by dialing our toll-free number, too.



## Receive reimbursement ASAP

Paying for health care expenses is easy. Either use your Optum payment card or quickly submit your claim online with the required receipts. Once your claim has been approved you will be reimbursed.



## Ready to enroll?

Enrolling in an HRA is quick and easy because it's built into your employer's benefit options. Review your materials today so you don't miss your chance to sign up.



## Still feeling unsure about HRAs?

Scan the QR code, or go to [optum.com/HRA](https://optum.com/HRA) to discover why an HRA is right for you.



Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC, and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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