

# HRA Guide

## IMPORTANT INFORMATION & FAQs

### WHAT IS AN HRA?

A Health Reimbursement Arrangement (HRA) is an employer funded account that helps you pay for qualified out-of-pocket medical expenses, such as deductible, co-insurance, and prescriptions.

### HOW CAN I FILE CLAIMS?

You may fax, mail, upload, or use e-Receipt to file your claims for reimbursement. Claims may be filed at any time during the plan year, but these must be submitted by the claims filing deadline for the plan year in which the expenses were incurred.

### WHAT INFORMATION MUST BE INCLUDED ON DOCUMENTATION?

Most HRA plans require that you submit an Explanation of Benefits (EOB) from your insurance carrier. Please consult your specific plan documents for more information.

### HOW WILL REIMBURSEMENTS BE ISSUED?

Reimbursements will be mailed as a check to your home address, unless you have setup direct deposit. You may add your direct deposit information on the participant website or by submitting a completed Direct Deposit Information form to Flores.

### WHAT IF I AM ALSO ENROLLED IN A MEDICAL FLEXIBLE SPENDING ACCOUNT (FSA)?

If you are also enrolled in an FSA, any out-of-pocket medical expenses that are not reimbursed by the HRA plan may be submitted to this account. If you are enrolled in both the HRA and FSA plans with Flores, you are able to submit one claim that will automatically rollover to be paid from both accounts. This allows you to maximize the reimbursement available to you with less paperwork.



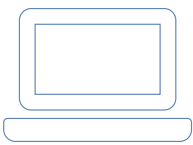
### DOES THE MONEY I HAVE IN MY HRA ROLL OVER FROM YEAR TO YEAR, OR DO I LOSE THE MONEY AT THE END OF THE PLAN YEAR?

Whether or not your money rolls over to the next plan year is subject to plan design and may vary from year to year. Contact your Human Resources department for specific information about your plan design, or visit the participant website for more information about your plan.

### WHAT HAPPENS TO THE MONEY IN MY HRA IF I LEAVE MY JOB OR RETIRE?

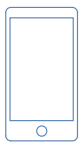
In most cases, the HRA is a COBRA eligible benefit. Contact your Human Resources department for specific information about your plan design, or log in to our website to view more information about your plan.

## HOW DO I OBTAIN MY ACCOUNT DETAILS?



### WEBSITE

Visit [www.flores247.com](http://www.flores247.com) and log in using Participant ID or User Name and password



### MOBILE WEBSITE

Visit our mobile website at [m.flores247.com](http://m.flores247.com)



### INTERACTIVE VOICE SYSTEM

Dial 800.331.9610  
Enter PID for your account details

### PID & PASSWORD ASSISTANCE

Dial 800.840.7684

## HOW DO I SUBMIT DOCUMENTS TO FLORES?

### ONLINE

Visit [www.flores247.com](http://www.flores247.com) and upload scanned documents securely

### MOBILE

Download e-Receipt smartphone app  
Available for Apple or Android devices

### MAIL

Flores & Associates, LLC  
PO Box 31397  
Charlotte, NC 28231

### FAX

800.726.9982 or 704.335.0818



CUSTOMER SERVICE 1.800.532.3327