



# Using Your Health Reimbursement Arrangement

Consolidated Community Credit Union  
January 1, 2024 – December 31, 2024

A Health Reimbursement Arrangement (HRA) is a tax-free employer-funded account managed by PacificSource Administrators. By utilizing the Health Reimbursement Arrangement, you could recover a portion expenses covered under your employer-sponsored medical insurance. The HRA reimburses certain expenses as outlined in IRS Code 213.

## Comprehensive Plan

Often referred to as a “Comp A”, this plan reimburses all expenses as outlined in IRS Code 213, including long-term care and COBRA premiums. Reimbursable expenses include:

- Deductible Expenses
  - Copay Expenses
  - Coinsurance Expenses
  - Medical Expenses
  - Prescription Expenses
  - Dental Expenses
  - Orthodontia Expenses
  - Vision Expenses
  - Alternative Care Expenses
  - Long-term Care and COBRA Premiums
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- Dates of service from prior plan years must occur within your HRA eligibility period in order to be reimbursed.
  - Funds will become available annually.
  - Mid-year hires and terminations will be prorated.
  - If you are also enrolled in a Flexible Spending Account, the FSA will pay out before the HRA.
  - If you terminate during the plan year, your HRA participation would end on the date of termination.
  - Remaining funds would be forfeited.

## Expense Allocations

### Employer Contribution

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Employee	\$1,000 of out-of-pocket expenses
Employee Spouse	\$2,000 of out-of-pocket expenses
Employee Child(ren)	\$2,200 of out-of-pocket expenses
Employee Family	\$3,000 of out-of-pocket expenses

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**Note:** Funding will be tracked for the whole family.

## How to Get Reimbursed

Your claim for reimbursement must include a statement from the service provider that you have incurred the expense and the amount of your expense. Note: A statement from the provider may be required to show that an expense is medically necessary.

### Prepaid Benefits Card

A Prepaid Benefits Card gives you an easy, automatic way to pay for qualified healthcare expenses. Simply swipe your benefits card as you would a credit/debit card (and select “credit” rather than “debit”). When you use the card to make a purchase or payment, it deducts funds directly from your HRA. When you enroll, you will automatically receive two benefits cards.

If you make a payment or purchase for a qualified healthcare expense and do not use your benefits card, you must get an itemized receipt for reimbursement. *You must save all expense documentation, such as receipts, per IRS regulations.* For more information, see our Benny card flier available on our website.

### Manual Claims

We offer several ways you can submit your claims for reimbursement:

1. Submit your claim online using our PSAConsumer portal: <https://psa.consumer.pacificsource.com>
2. Submit your claim via our Mobile App: myPacificSource Admin (PSA)
3. Mail or fax a Request for Reimbursement Form. You'll find the form at <https://psa.pacificsource.com/forms/>

## Reimbursement Time Frame

Reimbursements may be requested during the plan year or after it ends. All eligible reimbursement claims for services you received between **January 1, 2024** and **December 31, 2024** must be submitted by **March 31, 2025** for reimbursement.

## Leftover Funds

Your claim submission period ends 90 days after the plan year ends. This is known as a run-out period. Sometimes though, you may not use all of the funds you set aside for your HRA within the plan year.

If you have unused account balances at the end of the plan year they will roll into the next year. **Your maximum account balance cannot exceed \$3,000 (employee), \$6,000 (employee spouse), \$6,600 (employee child) \$9,000 (employee family)**

## Reimbursement Tips

- PacificSource Administrators will mail a check or deposit your funds after the request for reimbursement has been processed and accepted.
- Request for Reimbursement forms are available on our website: [PSA.PacificSource.com/Forms\\_Flex.aspx](https://psa.pacificsource.com/Forms_Flex.aspx).
- Your medical and dental group health plan provides you an EOB whenever you have a billable service.
- If you have misplaced your EOB, call the medical or dental group health plan's customer service department and request a copy or you may be able to receive a copy from their online system for members.

## PSA Consumer Portal: Online Account Access for Participants

Manage your FSA from the convenience of your home or office by utilizing our website:

[www.psa.pacificsource.com/PSA/](http://www.psa.pacificsource.com/PSA/) or <https://psa.consumer.pacificsource.com>

- File a claim online.
- Access information on the most recent reimbursement payments.
- View payment details.
- Check your account balances, annual election, and year-to-date deposits.
- Change your address and other personal information.
- View FAQs and fliers.