



# Health reimbursement arrangement (HRA)

A convenient way to pay health care costs

Your employer supports your well-being with a health reimbursement arrangement. An HRA gives you a separate financial account you can use for your eligible health care costs.

## How your HRA works

Your employer will set up your HRA and put money into it.

- You won't be taxed on this money.\*
- You can ask your employer about your yearly HRA amount and when you can use it.

Use your HRA to reimburse yourself or pay for certain health care costs. Depending on your HRA, the costs you can pay with your account will vary.†

## Paying for care

**Health payment card** – Pay for care with your debit card when you check in for a visit.

**Simplifying payment** – Usually, you won't need to do anything else to certify your health care expenses when you use your health payment card at Kaiser Permanente facilities.‡

**Other charges** – If the cost of services you get during a visit is more than what you paid at check-in, you'll receive a bill later. You can pay your bill using your health payment card.

## Getting started is simple

1. Sign up for the Kaiser Permanente plan with HRA through your employer.
2. Look for your HRA health payment card and welcome letter in the mail.
3. Start using and managing your HRA!

## Helpful tools and resources



**Online access, 24/7** – Check your account balance, view transactions, file claims, and more through [kp.org](http://kp.org).



**Mobile access** – Download our secure **HRA/HSA/FSA Balance Tracker app** to your smartphone or tablet to view and manage your account on the go.



**Customer support** – Call our Health Payment Services team at **1-877-761-3399**, Monday through Friday (except holidays), 5 a.m. to 7 p.m. Pacific time. Automated help is also available after hours.

\*The tax references in this document relate to federal income tax only. Check with your financial or tax adviser for information about state income tax laws.

†A qualified health care cost is defined under Internal Revenue Code Section 213(d). Ask your employer what type of HRA you have to see which of the qualified health care costs described in IRS Publication 502, *Medical and Dental Expenses*, ready to view at [irs.gov/publications](http://irs.gov/publications), you can pay for using your HRA.

‡For certain costs, you may get a letter asking you to turn in supporting documentation to confirm that your costs are qualified health care costs as defined by your employer. Be sure to keep copies of your Explanation of Benefits (EOB), bills, and itemized receipts in case you need to give these later.

