



Health Reimbursement Accounts

Lifetime Benefit Solutions (LBS) can help you battle the rising cost of health care and take control of how your health care dollars are being spent. Your organization offers a rewarding benefit package with the inclusion of a Health Reimbursement Account (HRA). Coupled with your existing medical plan, this employer-funded, tax-sheltered account allows you to pay for certain out-of-pocket health care expenses at absolutely no cost to you. Your HRA also comes with access to innovative, helpful web- and mobile-based tools that enable you to effortlessly track your spending and manage your account when it's most convenient for you.

What is an HRA?

An HRA is an employer-funded, tax-sheltered account used to reimburse employees for allowable health care expenses as defined by the Internal Revenue Service (IRS).

A Valuable Benefit That is Fully Funded by Your Employer

With an HRA, enjoy more money in your pocket and the freedom to spend these extra funds in the best way you see fit. There are many additional benefits of an HRA you may not be aware of, including:



HRA funds are contributed to you by your employer on a pre-tax basis and therefore not taxable to you



Flexibility to maximize savings by combining an HRA with Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs)



Depending on plan design, HRA plans may cover the health expenses of spouses and tax dependents and/or employees after they retire



Unused funds in an HRA can be rolled into future years for reimbursement (depending on the plan design chosen by your employer)

Experience the Difference with Lifetime Benefit Solutions

By electing a spending account with LBS, you'll enjoy the added benefits of:

- A comprehensive, integrated platform where you can access and manage all of your spending accounts in one place
- 24/7 access to account information at your fingertips through web- and mobile-based portals
- Automated email alerts and monthly account summaries available online
- Quick and easy access to all account funds through online distribution requests or the use of our convenient Health Spending Card

Knowing the Ins and Outs of Your HRA

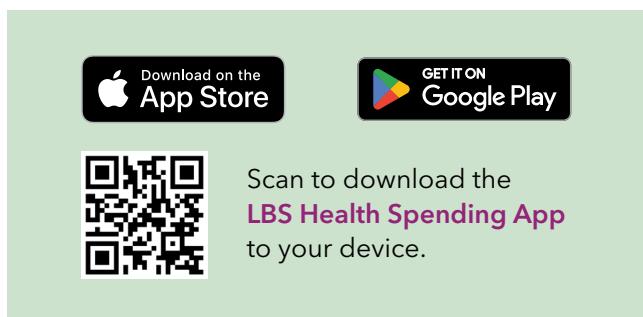
With a number of different spending accounts available, we realize it can be difficult to stay on top of the details of each. LBS is here to help you fully understand your HRA and its various features and capabilities.

Who contributes to the account?	Employer	Are funds portable in the event of a job change?	No, remaining funds would be forfeited
Are there limits to the amount that can be contributed?	No	Is the annual amount of the contribution available on the first day of coverage?	Depends on the employer's choice for funding the plan
How are contributions made?	Employer contribution	What expenses can be reimbursed?	All or a subset of IRS-defined health expenses
Can funds carry over from year to year?	Depends on plan design chosen by employer	Can funds be withdrawn for non-eligible expenses?	No

Don't Forget to Save Your Receipts

In order to ensure you are able to substantiate your eligible claims for reimbursement, it is highly recommended that you always hang on to your receipts. LBS makes it easy to file new claims – simply take a picture of your receipt with our convenient mobile app, the LBS Health Spending App. It's critical that you make sure there are five specific pieces of information showing on your documentation:

- 1  Name of patient receiving the service
- 2  Date of service
- 3  Name and address of service provider
- 4  Description of expense or service
- 5  Amount charged



Take the first step toward savings.

Enroll in an HRA today using the process outlined by your employer, and contact your benefit administrator with any questions.

