

Stone County Missouri Health Reimbursement Arrangement (HRA)



What is an HRA?

A plan funded by your employer that allows you to be reimbursed for qualified health care expenses.

How does my HRA work?

Employee will pay the first \$1,500 of the \$3,000 medical deductible.

Employer will pay up to \$1,500 of the remaining employee medical deductible directly to the provider.

What medical expenses qualify for reimbursement?

- Lab fees
- Hospital fees
- All other fees that apply directly to your deductible

*HRA reimbursement applies only to the employee deductible.

What medical expenses **do not** qualify for reimbursement?

- Co-pays
- Coinsurance
- Out-of-network expenses
- Dependent expenses
- All other charges that do not apply to the deductible.

How will my expenses be reimbursed?

1. BeneFLEX will receive a weekly file feed from your insurance carrier notifying them of new deductible expenses that qualify for reimbursement.
2. Once the employee portion of your deductible has been met, BeneFLEX will begin AUTOMATICALLY reimbursing your provider for expenses that apply to your deductible.

How can I see if my provider has been paid?

- Download the BeneFlexHR Mobile app and use your iPhone, iPad, or Android device to check the status of your account.
- Login to the Employee Portal online at www.beneflexhr.com and access all of your account information.

Who should I contact for questions regarding my HRA?

BeneFLEX Customer Service Team

Office Hours

7:00 a.m. to 6:00 p.m. CST

Phone

314-909-6979

800-631-3539 (toll free)

Email

info@beneflexhr.com

BeneFLEX HR Resources, Inc.

10805 Sunset Office Drive, Suite 401, St. Louis, MO 63127 | Email: info@beneflexhr.com | Website: www.beneflexhr.com