

Health Reimbursement Arrangement (HRA) Claim Reimbursement Instructions

HRA EXPENSES:

- **HRA Expenses Include:**
 - Amounts covered by your BlueCross health plan, as described in your HRA Summary Plan Description, are eligible expenses.
- *Expenses solely for cosmetic reasons or for general health and well-being usually are not eligible expenses for medical care.*

SUPPORTING DOCUMENTATION: *Supporting third-party documentation for health care expenses must include at least one of the following:*

- **Explanation of Benefits (EOB)**
 - The statement you receive each time a claim is submitted to your health, dental or vision plan.
- **Itemized Statement or Receipt Containing:**
 - Type of service or product provided (*include prescription name, if applicable*)
 - Date the expense was incurred
 - Name of the employee/dependent for whom the service/product was provided
 - Person/organization providing the service/product
 - Amount of the expense after insurance benefits were provided (*if applicable*)

INELIGIBLE EXPENSES AND DOCUMENTATION : *The following are not allowable under Code Section 125 of the IRS:*

- **Unacceptable Documentation:**
 - Credit card receipts or cancelled checks as documentation
 - Billing statements showing “Previous Balance,” “Balance Forward” or “Received on Account”
- **Ineligible Expenses:**
 - Amount paid by insurance
 - Services for weight loss, home improvements, plastic surgery, and diet counseling are not eligible expenses unless they are covered as part of your medical plan, as described in your HRA Summary Plan Description

BEFORE YOU SUBMIT YOUR HRA REIMBURSEMENT CLAIM FORM, PLEASE BE SURE TO:

- Complete the claim form in full
- Sign and date the claim form
- Include the appropriate documentation, including the EOB whenever possible, to substantiate your expenses
- If multiple items are listed on a receipt, **CIRCLE** the items filed for reimbursement
DO NOT highlight the items
- Make sure supporting documentation equals the total amount you are claiming for reimbursement
- Keep a copy of your claim form and any original receipts for your records