

## HEALTH REIMBURSEMENT ACCOUNTS

### What is a Health Reimbursement Account Plan (HRA)?

A HRA Plan (HRA) is an Employer funded account. Medical City Dallas Management, Ltd has established an HRA (as of January 1<sup>st</sup>) for any employee enrolled in the Medical City Dallas Management Health Plan. This money is available to each covered employee and any covered dependents. At the end of the calendar year, December 31, your account will revert to Zero (0). **Employees hired after January 1, receive a pro-rated HRA amount.**

### What are some eligible HRA expenses?

The IRS and the Plan determine what expenses are eligible under an HRA. For this Plan, the following expenses are reimbursable:

- Health plan deductibles
- Prescription drug expenses
- Vision exams

If you are enrolled with individual coverage in the Health Plan, you must first spend \$500.00 towards the deductible before you can access the HRA, which is then funded with \$4,000.00 or a pro-rated amount for those hired after January 1. For family coverage, you must first spend \$500.00 before you can access the HRA, which is then funded with \$7,000.00 or a prorated amount for those hired after January 1.

BCBS of Texas will report your insurance claims to TaxSaver Plan. Once you have reached \$500.00 out of pocket, TaxSaver Plan will automatically issue you a debit card to pay for future expenses that apply to your deductible and Rx expenses. The card will be mailed directly to you should arrive within 10 days of you meeting your \$500.00 threshold.

### How do I access my HRA funds?

You can access your HRA funds by using the HRA Debit Card. You will receive 2 cards with different card numbers once you have met your \$500.00 out of pocket threshold.

If you do not use your HRA Debit Card, for expenses such as Vision exams, please submit your complete EOB – Explanation of Benefits – from BCBS of Texas and be sure to include all pages, both front and back, with a completed claim form.

**Vision exams will not be covered on the HRA Card. You will always need to submit an itemized receipt from your vision provider to receive reimbursement for the vision exam.**

### Claims can be submitted by one of the following methods:

**Mailed to:** TaxSaver Plan  
 PO Box 609002  
 Dallas, TX 75360

**Or faxed to:** 214-528-8122

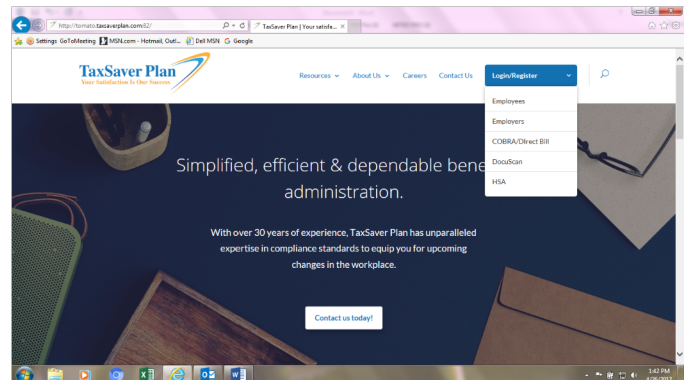
**Or, you may login into TaxSaver Plan's website at** www.taxesaverplan.com to establish a username and password and submit a claim online or through the Mobile App.

**Reimbursements are processed each week. Claims for reimbursement are processed within 48 business hours. A reimbursement check will be mailed to the address on file with TaxSaver Plan.**

### Why should I contact TaxSaver Plan?

TaxSaver Plan can assist you with your HRA claim submission, account balance, eligible expenses, and questions about the HRA in general.

You can reach TaxSaver Plan Monday - Friday 8:00 - 5:45 CST. The phone number is 800-328-4337 and the email address is [csr@taxesaverplan.com](mailto:csr@taxesaverplan.com) or by logging into their website at [www.taxesaverplan.com](http://www.taxesaverplan.com).



After the HRA Plan Year ends (1/1 - 12/31), you have 60 days to submit any expenses incurred and not yet paid. After the 60 days, any HRA funds left in the account will no longer be available.

TaxSaver Plan will receive information from BCBS of Texas each time you access the health plan. If you use your HRA dollars for an ineligible expense, you will be contacted by TaxSaver Plan.