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# **Health Reimbursement Arrangement**



# Types of Benefit Accounts

## HRA

- Health Reimbursement Arrangement
- Tax deferred dollars contributed by your *employer*
- Funds carry over year to year
- Reimbursement of out-of-pocket eligible medical expenses

## FSA

- Flexible Spending Account
- Tax deferred dollars contributed by *you*
- Funds do not carry over year to year. Use it or lose it!
- Reimbursement of out-of-pocket eligible medical expenses

## HSA

- Health Savings Account
- Tax deferred dollars contributed by *you*
- Funds carry over year to year
- Reimbursement of out-of-pocket eligible medical expenses

# What is an HRA used for?

Reimbursement for out-of-pocket  
eligible medical expenses

- ✓ Deductibles
- ✓ Copays
- ✓ Coinsurance
- ✓ Self-Payments
- ✓ Medicare Premiums

Medical

Dental

Vision

Rx

# Eligible Medical Expenses

These are a few of the many services and items that are considered  
eligible medical expenses as defined by IRS Section 213(d)

- **Office visits**
- **Ambulance charges**
- **Lab work and x-rays**
- **Acupuncture and Chiropractic services**
- **Vision services**
- **Dental services**
- **Durable medical equipment**
- **Mental health services**
- **Chemical dependency services**
- **Emergency Room visits**
- **Prescriptions**
- **Surgery**
- **Vaccinations**
- **Over the Counter Medications**
- **Allergy Medications**
- **Pain Relievers**
- **Cold Medicine**
- **Pedialyte**
- **Wart Removal Medication**
- **Anti-diarrhea Medicine**
- **Sinus Medications**
- **Nicotine Medications**
- **First Aid Creams**
- **Antibiotic Ointments**
- **Sleep Aids**
- **Motion Sickness Pills**

# How Does it Work?

Go to the doctor and provide your Medical Insurance card

Your doctor will bill your insurance company

The insurance company processes the claim and sends you an Explanation of Benefits (EOB)

The EOB shows the following:

Patient Name	Provider Name
Date of Service	Service Rendered
Amount Paid	Patient Responsibility

You receive a bill from your doctor, make sure the billed amount matches the patient responsibility from your EOB

Use your HRA debit card or a bank debit/credit card to pay the amount due on your bill



# How Do I get Reimbursed?



**NO substantiation required for prescriptions purchased with your HRA debit card!**



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# Ways to get Reimbursed



Pay the amount you owe out of your own pocket with cash or a bank debit or credit card

Save your receipt!

Submit a claim to the Fund Office by mail, fax or electronically

Include substantiation documents with your claim

Claims processing takes about 10-14 business days



Pay the amount you owe using your HRA debit card

NO out-of-pocket!

NO need to submit a claim!

30 days after using your HRA debit card, you will be prompted to submit substantiation documents

Claims processing takes about 10-14 business days



Set up a recurring expense for automatic reimbursement every month for recurring expenses

Medical expenses with a set number of payments

Medicare Premiums

Braces

Recurring expenses must be revalidated annually



# What is ***SUBSTANTIATION***?

Substantiation is documentation that proves that you paid out-of-pocket for medical services and those medical services are eligible medical expenses per the IRS guidelines.

Examples of substantiation documents include; itemized billing statements or invoices, Insurance or Medicare EOBs, and detailed receipts.

Substantiation must include the following ***5 key pieces of information***:

1. **Provider Name** – Facility or person who provided the service
2. **Service Date(s)** – Date services occurred
3. **Patient Name** – Person who received the service
4. **Type of Service** – Detailed description of the service provided
5. **Amount Paid** – Amount not paid by insurance (patient responsibility)

Substantiation can be submitted via; mail, fax or digital upload.



# Manage your HRA with Zenith Flex

## INTERACTIVE DASHBOARD

Check Account  
Balances

View Payroll  
Contributions

Access Claim Status  
And History

File Claims

Enroll In Text Alerts

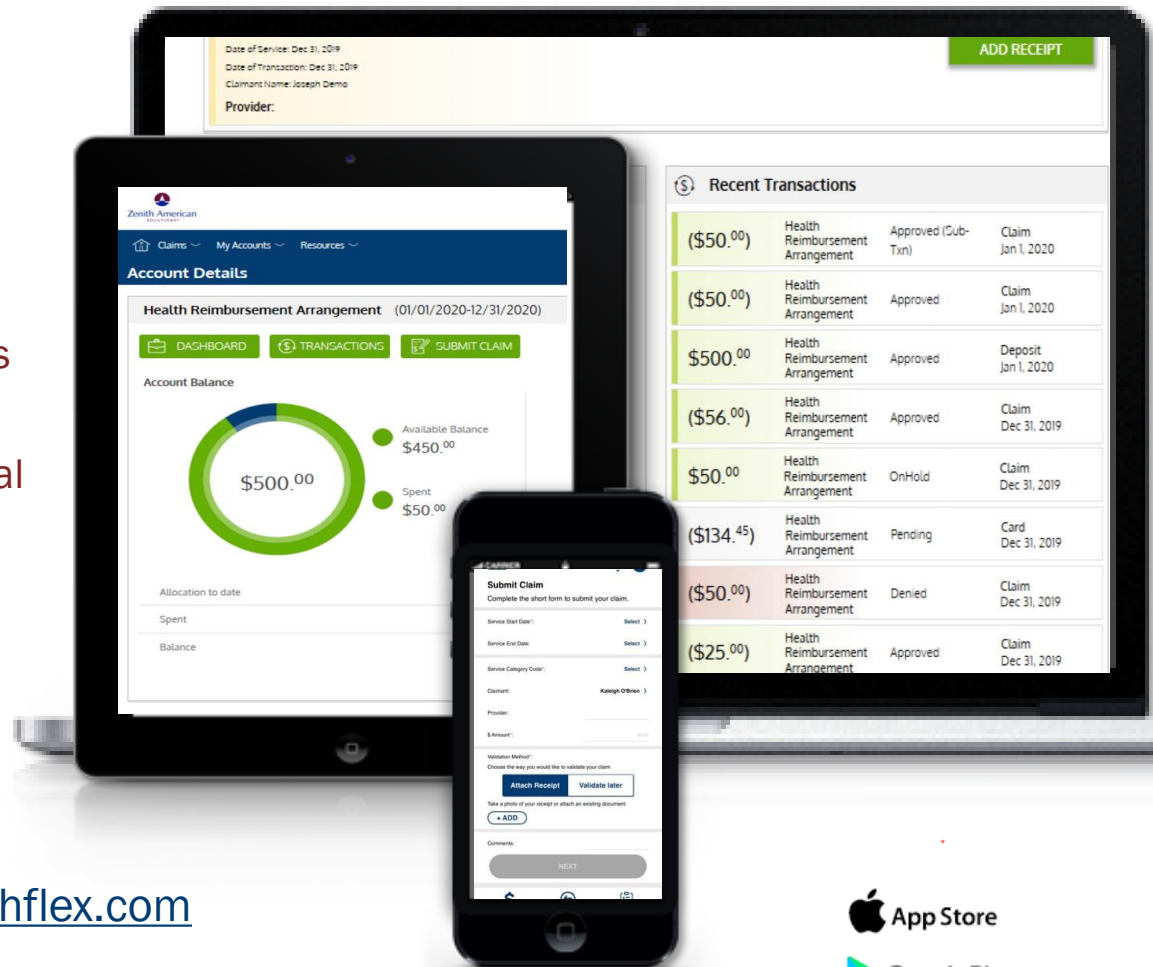
Upload Receipts

View Statements,  
Past Notifications  
and Requests

Update Personal  
Information

Report Lost/Stolen  
Cards

## ONLINE PORTAL AND MOBILE APP



[www.zenithflex.com](http://www.zenithflex.com)



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App Store

Google Play

# Tips

- Reimbursement cannot exceed the total available amount in your HRA account
- Failure to substantiate your HRA debit card transactions will result in your debit card being *deactivated* until the substantiation has been received
- Avoid using a billing statement with a BALANCE FORWARD amount as your substantiation document
- Make sure your substantiation document has the 5 key pieces of information
- Do not use your HRA debit card to pay for medical services until *after* your insurance company has paid their portion
- Enroll in Direct Deposit for quicker reimbursement
- Register for a Zenith Flex account to manage your HRA
- Submit claims and upload substantiation via Zenith Flex for quicker reimbursement
- HRA debit cards are not accepted by all merchants

## Questions?

**Review your Summary Plan Description (SPD)  
for more detailed information regarding your  
HRA benefits.**

### **Contact the Fund Office**

**Phone: (651) 256-1801**

**Fax: (602) 333-4250**

**Mail: Zenith American Solutions**

**Attn: HRA**

**PO Box 91082**

**Seattle, WA 98111**

**Zenith Flex app: [www.zenithflex.com](http://www.zenithflex.com)**

