



# Your HRA and FSA:

## Working Together to Pay Health Care Expenses

Your health plan offers a health reimbursement account (HRA) and a flexible spending account (FSA). How are these accounts different? How do they work together? Learn more now.

### What is an HRA? What is an FSA?

HRA	FSA
An account that is connected to your health plan. The HRA helps pay for eligible health care expenses, including those that may apply to your annual deductible.	An account that helps pay for eligible health care expenses, including those that may apply to your annual deductible.  Also helps pay for eligible health care expenses that may <b>not</b> be paid by the HRA or the plan, such as pharmacy, vision and dental.

### Who funds these accounts?

HRA	FSA
Funded by your employer.	Funded by you, through your paychecks. You don't pay taxes on this money.

## Paying for Health Care Expenses with Your HRA and FSA

### 1. HRA

UnitedHealthcare automatically pays the claim from the HRA first, as long as money is available in the account.

### 2. FSA

If there are not enough HRA dollars in the account to cover the cost of the claim, the remaining balance is automatically paid from your FSA account.

### 3. Pay Directly

If all the HRA and FSA dollars have been spent, the doctor will bill you directly. When you receive the bill, you can pay the bill with cash or a credit/debit card.

**When your preventive care is received in the network, UnitedHealthcare pays 100% of the cost. No HRA or FSA dollars are spent.**

## You Can Reimburse Yourself

If you pay for any eligible expenses out of your own pocket, you can submit a claim for reimbursement from the HRA or FSA, as long as you have money in the account.

## Use Your Funds Wisely

Look to [myuhc.com](http://myuhc.com)® for tools designed to help you make good decisions about health care and lower your costs. For example, the myHealthcare Cost Estimator\* makes searching for health care information an easy online shopping experience. Learn the true price of care, including lower cost care options that may be available.

## An Easy Way to Pay

The UnitedHealthcare Health Care Spending Card MasterCard® makes it easy to pay from your HRA and FSA. You can use the card to pay for eligible expenses by phone, the Web or at any place that accepts MasterCard.



\* All UnitedHealthcare members can access a cost estimator online tool. Depending on your specific benefit plan and the ZIP code that is entered, either the myHealthcare Cost Estimator or the Treatment Cost Estimator will be available. A mobile version of myHealthcare Cost Estimator is available, and additional ZIP codes and procedures will be added soon. This tool is not intended to be a guarantee of your costs or benefits. Your actual costs and/or benefits may vary. When accessing the tool, please refer to the Terms and Conditions of Use and Why Your Costs May Vary sections for further information regarding cost estimates. Refer to your health plan coverage document for information regarding your specific benefits.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates.

Health reimbursement arrangements, also referred to as health reimbursement accounts (HRAs), are administered by Optum Financial Services™ and are subject to eligibility and restrictions.

A flexible spending account, or FSA, is not insurance.

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