



Blue Cross  
Blue Shield  
Blue Care Network  
of Michigan

Confidence comes with every card.®

Member Guide

Take advantage of your health  
reimbursement arrangement

# Understanding your health reimbursement arrangement

A health reimbursement arrangement, or **HRA**, is a savings tool that allows your employer to set aside money to help you pay for certain out-of-pocket medical expenses. An HRA is fully funded by your employer.

## An HRA gives you these major benefits:

1. It's free money from your employer to pay for health care expenses.
2. HRA funds are allocated on a pretax basis, so the funds aren't taxable as income.
3. Your HRA is coupled with a comprehensive Blue Cross Blue Shield of Michigan health plan. Your plan covers everything from office visits and maternity care to inpatient and outpatient hospital care, with most in-network preventive care covered at 100%.

## Your employer's options:

- Your employer chooses the amount of money to contribute to your HRA and the health care expenses that are eligible for reimbursement. Generally, deductibles, coinsurance and copayments are eligible for reimbursement with an HRA.
- Your employer determines if qualified health care expenses for your spouse and dependents are eligible for reimbursement.
- Your employer determines if the money in your HRA rolls over from year to year.

## HOW DOES HRA REIMBURSEMENT WORK?

Your employer contributes a specified amount to your HRA and determines what expenses can be paid with money in the account. When using your benefits throughout the year, you can pay for eligible out-of-pocket medical expenses with HRA funds.

## You have two options for HRA reimbursement:

1. You can complete a form to request reimbursement through your Blue Cross member account at [bcbsm.com](https://bcbsm.com) or our mobile app.
2. If your employer offers a debit card, it can be used to pay for eligible expenses.

# Manage your plan

We've made it easy to stay on top of things with your Blue Cross member account. Use the account to:

- Manage your HRA
- Get a snapshot of your deductible and out-of-pocket maximum balances
- Check the status of claims
- See what's covered by your health plan
- View your virtual ID card
- Find a doctor
- And much more!

Access your member account anytime, anywhere at [bcbsm.com](https://bcbsm.com) or through our mobile app.



## DON'T HAVE OUR MOBILE APP?

Search "BCBSM" in Google Play™ or the App Store® to download it today.



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## Questions?

If you have questions about your health plan:

- Visit [bcbsm.com](https://www.bcbsm.com) (log in as a member) or use our mobile app.
- Call Customer Service at the number on the back of your member ID card.

If you have questions about your HRA:

- **HealthEquity HRA:** Call HealthEquity Member Services at **1-877-284-9840**.
- **HSA Bank HRA:** Call HSA Bank Customer Contact Center at **1-877-848-0238**.

HealthEquity®, Inc. is an independent company supporting Blue Cross Blue Shield of Michigan by providing health care savings account administration services.

HSA Bank is an independent company supporting Blue Cross Blue Shield of Michigan by providing health care savings account administration services.



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