

HEALTH REIMBURSEMENT ARRANGEMENT

Post-deductible HRA (PDHRA)



How PDHRAs work

A post-deductible HRA (PDHRA) is an account funded by your employer that pays or reimburses medical expenses after the IRS minimum deductible has been met.

1. SIGN UP

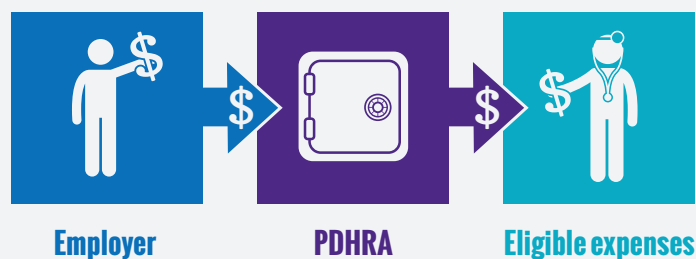
During enrollment, elect to participate in the HSA-qualified health plan with a PDHRA.

2. USE YOUR BENEFITS

Present your insurance card when visiting medical providers and pharmacies so that all covered expenses are applied to your deductible. You can use your HSA to pay for expenses before the PDHRA deductible has been met.

3. ACCESS PDHRA FUNDS

Once you reach the IRS minimum deductible for expenses on your health plan (\$1350 for individual coverage and \$2700 for family coverage), your PDHRA funds can be used to pay for any qualified medical expenses after that date.



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¹ Contact your employer for a complete list of eligible expenses that can be reimbursed from your HRA. Nothing in this communication is intended as legal, tax, financial or medical advice. Always consult a professional when making life changing decisions.
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