

# A guide for managing your health reimbursement account

This guide will explain how to:

- Access your account
- Set up direct deposit
- View your available balance
- Confirm eligible expenses
- Submit a claim for reimbursement
- Check the status of your claims

**Important!**

Save this brochure for future reference.





## Access Your Health Reimbursement Account (HRA)

The Your Spending Account (YSA) website is your source to manage your retiree health reimbursement account (HRA) whenever and wherever it's most convenient for you. To access the YSA site, you will first need to log in to the Alight Retiree Health Solutions (ARHS) website. Then, click on the "HRA" tab, followed by the "Manage My HRA" button. Once you've accessed the site, you can:

- Set up direct deposit
- Confirm eligible expenses
- Submit a claim for reimbursement
- Check the status of your claims
- View your available balance

## Set Up Direct Deposit

**Want to get reimbursed faster?** Sign up for direct deposit, and your reimbursements will be automatically deposited into your checking or savings account. You'll be asked to enter your bank information, including bank name, routing number and account number, all of which can be found on your personal checks.

## Confirm Eligible Expenses

**Only certain expenses can be reimbursed through an HRA.** As a general rule, your HRA can only be used to reimburse after-tax premiums — such as medical and prescription drug plan premiums. Premiums paid on a before-tax basis are not eligible for reimbursement. For example, if your spouse is employed and pays a premium for group health coverage as a before-tax deduction from his or her paycheck, you can't submit a claim for reimbursement of those premiums. *A complete listing of eligible expenses can be found on the YSA website.*

## Premiums and Healthcare Expenses

**The quickest, most efficient way to submit your eligible healthcare and premium expenses is online.** If you do not have access to the Internet, you may complete and mail the enclosed claim form. Additional claim forms may be requested by calling the phone number found in the letter included with this brochure. *Claims are typically processed within 10 days after receipt.*



## Save Time with Premium Auto-Reimbursement (PAR)

Submitting your premium expenses for reimbursement each month can be time-consuming. If you pay premiums on a monthly basis, you are eligible for Premium Auto-Reimbursement (PAR). Once this feature is established, you'll be automatically repaid for your premiums each month.

There are two ways to become set up for PAR. It may be set up for you, if you enroll in coverage through Alight Retiree Health Solutions. If auto-reimbursement is not set up for you, you may be able to set it up for yourself.

**Note:** The PAR feature is available for most carriers on the Alight Retiree Health Solutions site. However, premiums are only paid on a monthly basis. If you pay your premium on another frequency (such as weekly, quarterly, or annually), you'll need to manually submit a claim form each time to receive reimbursement.

## How does PAR work?



1. Enroll in an eligible plan. Pay the monthly premium to your insurance company.

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### 2. Situation A:

Your insurance company automatically sends the amount of your premium to YSA.

OR

### Situation B:

You submit an HRA claim form and documentation to YSA. On the form you will need to check "yes" for "Auto-Reimburse Monthly".



3. YSA reimburses you, up to the available balance in your HRA.

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4. You automatically receive money from your HRA each month.



# Monthly Premium Auto-Reimbursement Set-up

Not sure if you need to set up premium auto-reimbursement? Learn more below. If auto-reimbursement is not set up for you, you may be able to set it up for yourself.

	Situation A: Automatic	Situation B: Set It up Yourself
What do I need to do to start getting reimbursed?	If you enrolled in coverage through a participating insurance company, there's nothing to do. Your insurance company will transfer your monthly premium to your YSA account.	You'll need to complete an HRA claim form and submit it to YSA via fax or mail, or by uploading it on the website. Your claim will be processed within 10 days.
When will I receive my monthly reimbursement?	You'll receive your first premium auto-reimbursement 60 days from the date your coverage began.  After that, you'll be automatically reimbursed around the fifth business day of each month, up to the available balance in your HRA. To be reimbursed faster, consider enrolling in direct deposit.	Once your claim is processed, you'll receive your reimbursement within 2–3 business days if you have direct deposit or 5–7 business days if you are reimbursed by check. If you checked "yes" for Auto-Reimburse Monthly on the claim form, you'll be reimbursed around the fifth business day of each month, up to the available balance in your HRA. To be reimbursed faster, consider enrolling in direct deposit.
What happens if my premium changes?	Your insurance company will submit your new premium to YSA, so you continue to be accurately reimbursed. You'll start being reimbursed for this new amount within 60 days of the new premium effective date.	You'll need to submit a new claim and documentation showing the amount of your new monthly premium. Your claims will be processed within 10 days. Once your claim is processed, you'll receive your new amount within 2–3 business days if you have direct deposit or 5–7 business days if you are paid by check.
What is the benefit of this circumstance?	No paperwork is needed! Your insurance company submits your monthly premium to your YSA account on your behalf.	You'll receive your first reimbursement much faster by submitting the amount of your monthly premium to YSA on your own.

**Note:** Situation A occurs when you are enrolled in coverage through Alight Retiree Health Solutions with a participating insurance company.

Your reimbursement could take longer than 60 days, depending on how you pay your premium (for example, paid through your Social Security check), when you pay your first premium, and the timing of your insurance company's notification process.

# How to Submit Forms to YSA for Premium Auto-Reimbursement Set-up

If you want to set up premium auto-reimbursement on your own, you may do so on the YSA website.

## To submit forms to YSA for Premium Auto-Reimbursement

1. From your ARHS website, click “HRA”, then click the “Manage My Account” button.
2. Once on the YSA site, choose “Get Reimbursed”.
3. Enter information about the premium you want to be automatically reimbursed for each month, making sure to select a monthly frequency.
4. Enter your monthly premium payment amount and select “Yes” for Set Up Premium.
5. Upload, fax or mail the completed form, along with required receipts or documentation, by the due date. YSA will process it within 10 days. You can view the status of your claim at any time on your benefits website. It is important that you provide all requested information and supporting documentation including:
  - The name of your insurance company
  - The name(s) of those being insured (you or your dependents)
  - Premium type (Medical, Dental, etc.)
  - The monthly premium amount you have paid
  - Start and end dates of coverage
  - Proof of payment (acceptable documents include bank statements, copies of the front of the checks or statements provided by your insurance company)



**Note:** If you do not have access to the Internet, you can request an HRA claim form to be mailed to you by calling the phone number found in the letter included with this brochure.

## How to Manage Your Auto-Reimbursement

Once you’ve established PAR, you can manage it directly on the YSA website. From there, you can:

- **View** all PAR amounts set up on your account
- **Reduce** and turn off a monthly premium amount



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