



Health Reimbursement Accounts



What is an HRA?

- HRA stands for health reimbursement account. Employees can use it to help pay for eligible medical expenses. Money from the HRA helps them pay their health plan deductibles, coinsurance and copayments. Money that is not used may be carried over to the next year and used for future medical costs.
- You don't pay taxes on HRA Funds. Contributions are free money provided by your employer. Money in your HRA is not reported as income, so you are getting tax-free money to use for your medical needs.
- Carryover of unused credits, without limit, from year to year. No government set out-of-pocket maximum limits.



What are qualified expenses?

- IRS defines qualified medical expenses:

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth*
- Birth control treatment
- Blood sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Contact lenses and solutions*
- COVID-19 diagnostic testing and treatment
- Crutches
- Dental treatments (including X-rays, cleanings, fillings, sealants, braces and tooth removals*)
- Doctor's office visits and co-pays
- Drug prescriptions
- Eyeglasses (Rx and reading)*
- Fluoride treatments*
- Feminine hygiene products
- Fertility enhancement (including in-vitro fertilization)
- Flu shots
- Guide dogs
- Hearing aids and batteries
- Infertility treatment
- Inpatient treatment at a therapeutic center for alcoholism or drug addiction
- Insulin
- Laboratory fees
- Laser eye surgery*
- Medical alert bracelet
- Medical records charges
- Midwife
- Occlusal guards to prevent teeth grinding
- Orthodontics*
- Orthotic Inserts (custom or off the shelf)
- Over-the-counter medicines and drugs (see more information below)
- Personal protective equipment (PPE) like masks and hand sanitizer
- Physical therapy
- Psychiatric care
- Psychoanalysis
- Psychologist
- Special education expenses that include tutoring for a child with learning disabilities caused by mental impairments (recommended by doctor)
- Speech therapy
- Stop-smoking programs (including nicotine gum or patches, if prescribed)
- Surgery, excluding cosmetic surgery
- Vaccines
- Vasectomy
- Vision exam*
- Walker, cane
- Wheelchair



Common Over-the-Counter (OTC) Medicines

Examples include, but are not limited to:

- Acid controllers
- Acne medicine
- Aids for indigestion
- Allergy and sinus medicine
- Anti-diarrheal medicine
- Baby rash ointment
- Cold and flu medicine
- Eye drops*
- Feminine antifungal or anti-itch products
- Hemorrhoid treatment
- Laxatives or stool softeners
- Lice treatments
- Motion sickness medicines
- Nasal sprays or drops
- Ointments for cuts, burns or rashes
- Pain relievers, such as aspirin or ibuprofen
- Sleep aids
- Stomach remedies



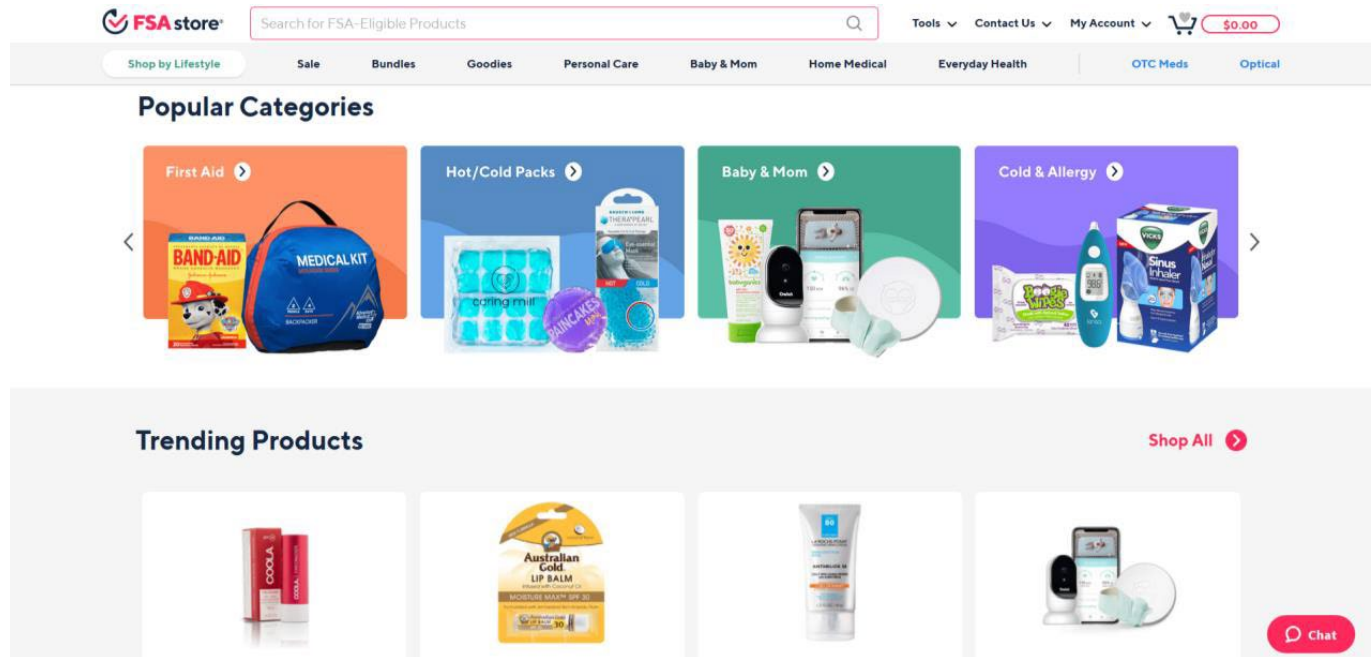
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Member Tools

Full integration with the HRA store- an online shopping portal where every item is a qualified medical expenses in compliance with IRS guidelines. Any purchase will automatically be linked to your card without a requirement of a receipt.



Interactive Dashboard

Interactive Dashboard

ONLINE PORTAL AND MOBILE APP

Check Account Balances

View Payroll Contributions

File Claims

Access Claim Status And History

Enroll In Text Alerts

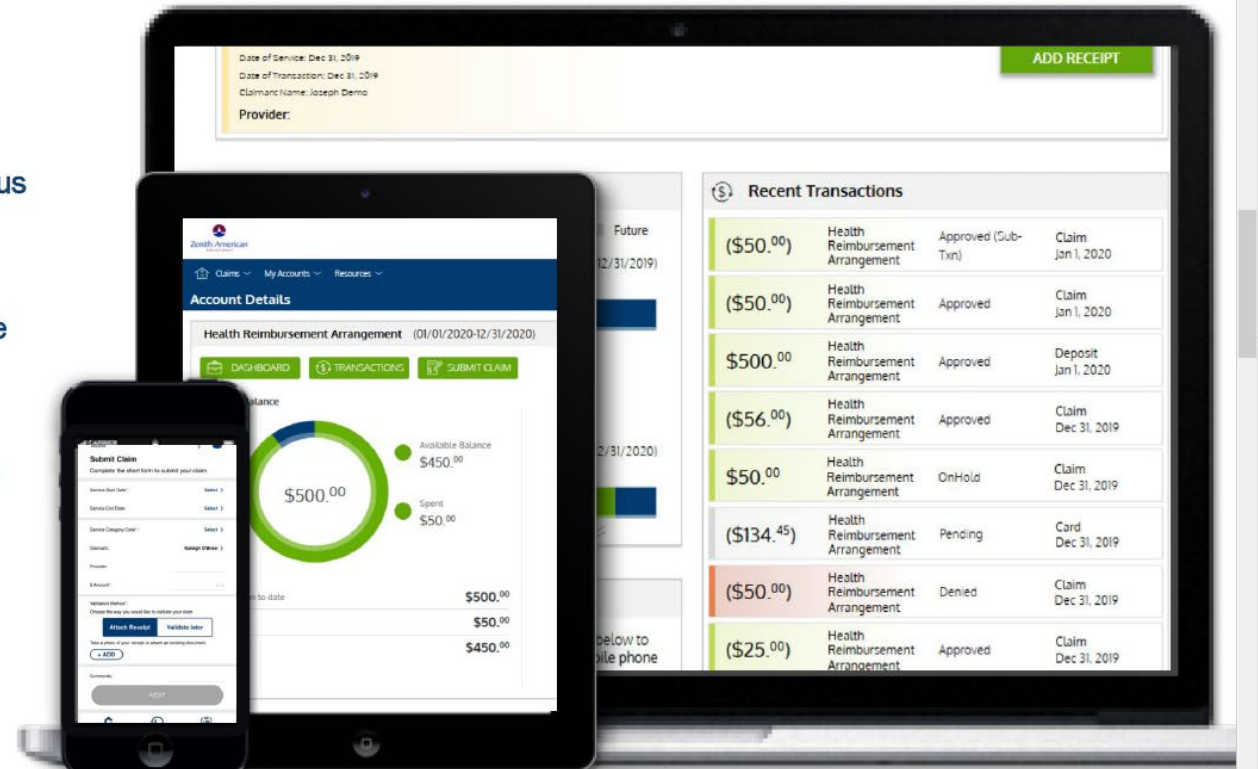
Upload And Store Receipts

View Statements, Past Notifications and Requests

Update Personal Information

Report Lost/Stolen Cards

View Graphs



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How can an HRA help with retirement?

- HRAs for retirees allow retired employees to use the funds allocated to their account to pay for health expenses during retirement, such as medical care, prescription drugs, and many health insurance premiums. Essentially this product allows retirees to use their HRA dollars when and where they need it most.
- The HRA component would allow Retirees to pay a large amount of out-of-pocket expenses depending on your balance available. Today, the Retirement Reimbursement option provides up to \$5,000 in out-of-pocket expenses annually.

F.A.Q

Q: What happens to my balance upon death?

A: The balance would allow spouses and dependents to utilize the HRA balance for IRS qualifying expenses. The scope of this is limited to the spouse, children, or dependents for tax purposes.

