

Retiree Health Reimbursement Arrangement (HRA) and Debit Card

Frequently Asked Questions





Retiree HRA FAQs

What is a retiree HRA?

The retiree HRA is a health benefit account designed to help you pay for health insurance premiums and other qualified healthcare expenses. You choose the best insurance plan for your healthcare needs and your employer funds your account. Your HRA comes with a Medical Mutual debit card that can be used when paying for qualified expenses.

Where can I view my HRA information?

You can access your account online via My Health Plan, our secure member website. Once your HRA is opened and funded by your employer, follow these steps:

1. Go to [MedMutual.com/Member](https://www.MedMutual.com/Member).
2. Log in or register for a My Health Plan account.
3. Click My Spending Accounts under the Claims & Balances tab.
4. Accept the Terms and click Agree and Go.
5. From your personal dashboard page, click Benefit Account Summary.
6. Click on View Details under your HRA.

How do I choose a health insurance plan and use the funds in my HRA to pay for premiums?

If you'd like to shop for Medical Mutual plans, visit [MedMutual.com/RetireeHRA](https://www.MedMutual.com/RetireeHRA) and click on the Individual and Families or Medicare box or call 1-866-488-3266 to speak with a Medical Mutual licensed insurance agent.

If you want to shop for a non-Medical Mutual plan, please contact a health insurance agent in your area.

Once you select your plan, you can use your HRA debit card to pay for your plan's premiums online, by phone or by mail, depending on your plan's payment options. You can also choose to pay your premiums from a personal account and submit a reimbursement request.

What health insurance plans does Medical Mutual offer?

We offer a variety of individual and family plans, as well as Medicare Advantage and Medicare Supplement Insurance plans. Visit [MedMutual.com/RetireeHRA](https://www.MedMutual.com/RetireeHRA) for more information and to find the plan right for you.

What are the advantages of buying a Medical Mutual health insurance plan?

We combine our insurance and HRA access via our secure member website, My Health Plan. This gives you the option to pay your Medical Mutual premiums online, saving you time and reducing the frustration of managing multiple accounts with different carriers. You can also do things like check your deductible, review your Explanation of Benefits (EOB) statements, find a doctor in network in addition to managing your HRA. Plus, we offer a variety of programs, discounts, money-saving tools and educational resources.

You can also manage your HRA on the go with our AccountLink mobile app. Search Accountlink in the App Store® or Google Play™ to download the app.

Do I need to buy a new insurance plan?

If you're currently enrolled in a health insurance plan – such as a spouse's plan, you aren't required to purchase a new insurance plan. You can begin using your HRA on your plan's effective date.

Do I need to do anything to activate my Medical Mutual HRA or debit card?

Your debit card will be activated upon first use. Please sign the back of your card before using it. Your debit card will arrive in the mail within 14 days of your HRA being opened. Funds from your HRA are available as soon as it is opened.

What if my Medical Mutual debit card is lost or stolen?

Call Customer Care at 1-800-384-0859 to report a lost or stolen debit card. Customer Care will deactivate the lost or stolen card(s) and issue replacement card(s). You can also log in to your online account and go to the My Accounts tab and select Account Debit Card(s) to manage your debit card and report lost or stolen.

Who can contribute to my HRA?

Your HRA is funded by your employer. You cannot contribute to your HRA.

Do the funds in my HRA roll over?

The terms of your HRA are defined by your employer. Contact your employer to learn if the funds in your HRA roll over.

How am I reimbursed for non-debit card qualified expenses?

You have options when it comes to getting reimbursed—you can choose either a hard copy check or direct deposit. The fastest and easiest way is to set up direct deposit. With direct deposit, you submit your claim(s) online and your HRA reimbursements are sent straight to your personal checking or savings account.

To set up direct deposit online, log in to your My Health Plan HRA account and complete the following steps:

1. Click on My Profile.
2. Select Reimbursement Preference.
3. Select Direct Deposit.
4. Complete the required information and click Save.

To set up direct deposit via a paper form, log in to your My Health Plan HRA account and complete the following steps:

1. Click on the My Accounts tab and search for the Direct Deposit Authorization for Reimbursement Form in the Forms and Documents section.
2. Download and complete the form.
3. Submit the form as instructed.

To setup reimbursement via a hard copy check, log in to your My Health Plan HRA account and complete the following steps:

1. Click on My Profile.
2. Select Reimbursement Preference.
3. Select Check.
4. Click Save.

To submit an online claim, log in to your My Health Plan HRA account and follow these steps:

1. Click on the My Accounts tab.
2. Select Add Claim for Reimbursement.
3. Fill out and submit the form as instructed.

To submit a paper claim, log in to your My Health Plan HRA account and complete the following steps:

1. Click on the My Accounts tab and search for the Healthcare Reimbursement Arrangement (HRA) Expense Claim Form in the Forms and Documents section.
2. Download and complete the form.
3. Submit the form as instructed.

Whether you use your Medical Mutual debit card or another form of payment, remember to always save your itemized receipts. You will need an itemized account of expenses to verify eligibility or for reimbursement requests like outlined above.

Who should I contact if I need help with my HRA account?

Call our customer care team at 1-800-384-0859 or email MySpendingAccounts@MedMutual.com.



MEDICAL MUTUAL®

2060 East Ninth Street
Cleveland, OH 44115-1355

MedMutual.com/Medicare