

## Post Deductible HRA



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A post deductible HRA (Health Reimbursement Account) is an HRA that reimburses claims after the HDHP annual In-network deductible amount has been met for the plan year. The only way you could receive a post-deductible HRA is if you had been enrolled in the CDHP medical option and accumulated HRA dollars and later elected the HDHP. You cannot accumulate HRA dollars as part of the HDHP, but you can access prior HRA funds accumulated while you were enrolled in a CDHP medical option. IRS regulation prevents any first dollar coverage from the HRA to be used before the participant has satisfied their HDHP deductible.

**Note:** any unused HRA funds would only be eligible for medical and prescription drug coinsurance expenses after meeting the annual In-Network deductible. Claims will roll automatically so participants will not have a choice on where or how to use the funds. Therefore, participants may not turn off auto-submission for the post deductible HRA. FSA limits are determined by the IRS and are subject to change annually.

**Reminder:** If you elect the Bind On-Demand medical option and have a Post Deductible HRA your unused funds will transfer to an HRA Spend Down account. These funds can be used to pay medical expenses under the Bind On-Demand medical option.