Healthcare Reimbursement Account (HRA)  
(Employees in Grades 15 - 19)  
Frequently Asked Questions (FAQs)

In 2023, if you’re in grades 15-19 and enroll in the Meritain Copay Plan medical plan you are eligible for a Health Reimbursement Account (HRA).

- PayPal will contribute to your HRA - $500 for employee-only coverage or $1,200 if you cover dependents
- HRA funds are used to pay for medical and prescription expenses

**What is a Health Reimbursement Account (HRA)**
An HRA is a special account that can be used to pay for medical and prescription coverage, such as office visit co-payments, claims applicable to your deductible, or prescription co-payments.

**Can I contribute to the HRA?**
No, only PayPal can contribute to this account. Contributions are free money from PayPal, and you don’t pay taxes on them.

**How do I use an HRA?**
The HRA is administered by HealthEquity. HealthEquity will send you a Welcome Kit and debit card at the beginning of January. You can use the debit card at the doctor’s office or pharmacy to pay for out-of-pocket medical and pharmacy expenses. Eligible claims can be submitted online or via HealthEquity’s mobile app. Visit [HealthEquity.com](http://www.healthequity.com) for details on how to use your HRA.

**How long do I have to submit claims?**
Expenses must be incurred between January 1 - December 31, 2023, and claims must be submitted before April 30, 2024.

**How long am I eligible for an HRA?**
If you remain in grades 15 - 19 and enrolled in the Meritain Copay Plan you are eligible. Your HRA will be funded at the start of each new plan year. If you are promoted above a grade 19, you will lose eligibility.

**What happens if I don’t use the funds in the HRA?**
This is a use-it-or lose it account. You forfeit any remaining funds if you don’t use by the end of 2023, you are promoted above a grade 19 or if you leave the company prior to December 31, 2023.

**Can I have a Flexible Spending Account (FSA) and a Health Reimbursement Account (HRA)?**
Yes, the HRA is an employer-funded account in which you are not eligible to make any contributions. You are eligible to contribute to a Flexible Spending Account (FSA) by making pre-tax payroll contributions.

**Who can help with additional questions about the HRA?**
You can contact the HRA administrator, HealthEquity, using the contact options below.

**HealthEquity Contact Information**

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<th>Option</th>
<th>Contact Information</th>
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<tbody>
<tr>
<td>Online</td>
<td><a href="http://www.healthequity.com/ed/paypal">http://www.healthequity.com/ed/paypal</a></td>
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<tr>
<td>Customer Service Center</td>
<td>1-844-462-9518</td>
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