



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

In 2024, 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](https://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, 2024, and claims must be submitted before April 30, 2025.

## 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 2024, you are promoted above a grade 19 or if you leave the company prior to December 31, 2024.

## 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

Option	Contact Information
Online	<a href="http://www.healthequity.com/ed/paypal">http://www.healthequity.com/ed/paypal</a>
Email	<a href="mailto:memberservices@healthequity.com">memberservices@healthequity.com</a>
Customer Service Center	1-844-462-9518