



HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

Find support for eligible medical expenses with an Inspira HRA

An HRA is an account funded by your employer, who decides which expenses are eligible. You can use HRA funds to pay for eligible health care expenses for you and your eligible dependents.

An HRA to meet your needs

- You can use money from your employer for eligible health care expenses. Qualified expenses are determined by your employer in accordance with Internal Revenue Service guidelines.
- An HRA works with select tax-advantaged accounts. It may complement other Inspira accounts, if offered, providing more ways to save.
- You have instant access to your money. The Inspira Card™, if offered, makes it easy to pay for eligible health care expenses with your HRA.
- With 24/7 access to your account information on the Inspira website you can:
 - › View your account balance and employer contributions
 - › Submit claims for reimbursement
 - › Enroll in direct deposit
 - › Review debit card transactions (if applicable)



Simple, obstacle-free payment

Your employer sets the amount contributed to your HRA and, once funds are available in your account, you can:

- Pay for an eligible expense with cash, a check, or a personal credit card. Then submit a claim to pay yourself back. You can do this online, through the Inspira Mobile™ app, or by filling out a paper claims form.
- Use your Inspira Card to pay for an eligible expense (if offered).
- Pay your provider directly from your account through the online feature (if offered).
- Pay with the connected claims service (if offered) with no need to send documentation.

Key Inspira enhancements

→ Direct deposit

You can have reimbursement money deposited directly into your checking or savings account. If you don't sign up for direct deposit, we'll mail you a check.

→ Connected claims service

This provides easy claim payments and helps with card verification requests for documentation (if offered).

→ Autopay

Some employer plans include this convenient option that lets you set up automatic payments.

→ One point of access

View and manage your Inspira benefits on a single, proprietary platform.

⇒ Take the next step to paying health care expenses with an HRA

For more information visit inspirafinancial.com or scan the QR code.



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