

Quick Guide & FAQ: Your Standard HRA + Medical FSA

How are expenses paid?

- The City's plan is set up, so your **Medical FSA pays first**.
 - Once your Medical FSA funds are used up, eligible expenses are reimbursed from your HRA.
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What can I pay for?

- Both your Medical FSA and HRA cover eligible **medical, dental, and vision expenses** as defined by IRS guidelines.
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What documentation do I need for manual claim reimbursement?

- For manual claims, the IRS requires:
 - Date of service or purchase
 - Merchant name
 - Dollar amount
 - Description of the service or item
 - WEX's best practice is to submit an **Explanation of Benefits (EOB)** from your health insurance company whenever possible.
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Can I submit reimbursement for any 2025 out of pocket medical, dental, or vision expenses from the HRA?

Yes.

- When submitting a claim online, participants will have to enter a service date of 7/1/2025 or later to be reimbursed, even if the claim was prior to 7/1/2025. If they do not, the platform will provide a message to the employee stating that the service date must be 7/1/2025 or later.
 - For example, if Jane has a receipt from February 8, 2025, Jane must enter "07/01/2025" as the service date, for the claim to be entered into our system and provide appropriate documentation of payment and service(s).
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What happens when I swipe my debit card?

- It automatically pays from your Medical FSA first.
 - If your FSA balance isn't enough to cover the full expense, the system will pay the remaining amount from your HRA.
 - This saves you from having to submit multiple claims.
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What happens if I leave employment?

- You have **30 days after termination** to submit expenses that were incurred while you were still employed.
 - After that, any remaining balances in your FSA or HRA will be forfeited (this is unchanged from PBA HRA plan structure)
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What happens if I retire from the City?

- If you are under 65 and remain on the City's plan, you will retain the HRA plan affiliated to the medical plan (i.e. Post deductible HRA for HDHP, or standard HRA for PPO/HMO).
 - If you are over 65 or do not remain on the City's plan, you will retain the HRA funds, and the account will be converted to a Retiree HRA plan.
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What if a claim isn't covered?

- WEX reviews all claims against the plan's rules.
 - If an expense isn't eligible, it will be denied, and you'll receive a notification explaining why.
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Have more questions?

We're here to help!

Please contact HR if you'd like us to walk through your specific situation.