



## City of Lake Forest | 51486 | Standard HRA Claim Examples

**Important:** The examples noted below will indicate how claims will be reimbursed based on WEX's understanding of the HRA plan design. If these examples do not reflect how you intend the claims to be reimbursed, please inform your Implementation Manager.

### Non-Threshold HRA Plan: Employee Only

Jane Doe is enrolled in the Standard HRA plan as employee only and a Medical FSA with a \$2,500 annual election. Jane will also receive HRA rollover contributions of \$1,000.		
Claim #	Claim Amount	Description
1	\$200	<p><b>Online:</b> Jane submits a <b>medical</b> receipt for \$200. This amount is reimbursed from the Medical FSA and the Medical FSA balance is \$2,300. The HRA balance remains unchanged.</p> <p><b>Card:</b> Jane swipes her <b>card</b> at a medical facility for \$200. This amount is reimbursed from the Medical FSA and the FSA balance is \$2,300. The HRA balance remains unchanged.</p>
2	\$1,385	<p><b>Online:</b> Jane submits a Dental claim <b>online</b> for \$1,385. This amount is reimbursed from the Medical FSA and the FSA balance is \$915. The HRA balance remains unchanged.</p> <p><b>Card:</b> Jane uses her card at the <b>dentist</b> office for \$1,385. This amount is reimbursed from the Medical FSA and the Medical FSA balance is \$915. The HRA balance remains unchanged.</p>
3	\$1,050	<p><b>Online:</b> Jane submits a Medical claim <b>online</b> for \$1,050. \$915 is reimbursed from her Medical FSA and the remaining \$135 is denied due to insufficient funds. Jane will be responsible for resubmitting a separate claim for \$135 and will be reimbursed from the HRA. The HRA balance is now \$865.</p> <p><b>Card:</b> Jane swipes her <b>card</b> at a Medical Facility for \$1,050, \$915 is reimbursed from the Medical FSA and the remaining \$135 is reimbursed through the HRA. The HRA balance is \$865.</p>
4	\$575	<p><b>Online:</b> Jane submits a receipt <b>online</b> for \$575. This amount reimbursed from the HRA and the remaining HRA balance is \$290.</p> <p><b>Card:</b> Jane swipes her <b>card</b> for \$575. This amount is reimbursed from the HRA and the remaining HRA balance is \$290.</p> <p>In both scenarios, Jane may continue submitting claims or using her debit card until her HRA funds are exhausted.</p>



## Non-Threshold HRA Plan: Family Plan

John Doe is enrolled in the HRA plan as a family and a Medical FSA annual election of \$3,300 and will receive an HRA rollover amount of \$2,000.		
Claim #	Claim Amount	Description
1	\$175	<p><b>Online:</b> John submits a <b>medical</b> receipt for \$175. This amount is reimbursed from the Medical FSA and the Medical FSA balance is \$3,125. The HRA balance remains unchanged.</p> <p><b>Card:</b> John swipes his card at a <b>medical</b> facility for \$175. This amount is reimbursed from the Medical FSA and the Medical FSA balance is \$3,125. The HRA balance remains unchanged.</p>
2	\$1,440	<p><b>Online:</b> John submits a <b>dental</b> receipt online for \$1,440. This amount is reimbursed from the Medical FSA and the Medical FSA balance is \$1,685. The HRA balance remains unchanged.</p> <p><b>Card:</b> John uses his <b>card</b> at a dentist for \$1,440. This amount is reimbursed from the Medical FSA and the Medical FSA balance is \$1,685. The HRA balance remains unchanged.</p>
3	\$500	<p><b>Online:</b> John submits a <b>vision</b> receipt for \$500. This amount is reimbursed from the Medical FSA and the Medical FSA balance is \$1,185. The HRA balance remains unchanged.</p> <p><b>Card:</b> John swipes his card for a <b>vision</b> expense for \$500. This amount is reimbursed from the Medical FSA and the Medical FSA balance is \$1,185. The HRA balance remains unchanged.</p>
4	\$1,200	<p><b>Online:</b> John submits a <b>dental</b> receipt for \$1,200. \$1,185 is reimbursed from the Medical FSA and John has exhausted his FSA election. John will receive a denial for \$15 due to insufficient funds. John must submit a new claim for \$15 to be reimbursed through his HRA. The HRA balance is now \$1,985.</p> <p><b>Card:</b> John swipes his <b>card</b> for \$1,200. \$1,185 is reimbursed from the Medical FSA, and the remaining \$15 will be reimbursed through his HRA. The HRA balance is now \$1,985.</p>
5	\$450	<p><b>Online:</b> John's daughter submits a <b>medical</b> receipt for \$450. \$450 is reimbursed through the HRA and the HRA balance is \$1,535. John may continue to submit online for reimbursement until his HRA funds are exhausted.</p> <p><b>Card:</b> John's daughter swipes the debit card at a <b>medical</b> facility for \$450. \$450 is reimbursed through the HRA and the HRA balance is \$1,535.</p> <p>John may continue to submit online or use his debit card for reimbursement</p>



		until his HRA funds are exhausted.
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## FAQ

### **What happens if WEX receives a claim for an expense that is not eligible according to the plan design?**

- WEX will review all claims against the eligible expenses outlined in the Supplemental Design Guide submitted to WEX and claims submitted for expenses not outlined within the Supplemental Design Guide will be denied. The participant will receive a notification from WEX that will include details on the denial.

### **What is required for substantiation (documentation)?**

- WEX's best practice is for the participant to submit their Explanation of Benefits (EOB) from their Health Insurance company for HRA expenses. All other documentation is required by the IRS to include the following information:
  - Date of Service/purchase
  - Merchant name
  - Dollar amount
  - Service incurred/item purchased

### **What happens when the participant utilizes their debit card for an expense and is enrolled in both an HRA and FSA?**


- WEX will use plan ordering as indicated in the plan design to determine which plan the transaction is processed through first. City of Lake Forest has requested WEX to pay from the Medical FSA first until Medical FSA funds are exhausted. Once Medical FSA funds are exhausted, eligible expenses will be reimbursed through the HRA.

### **What if a participant or new hire is effective mid plan year?**

- If a participant is hired or becomes eligible for the HRA plan mid plan year, WEX will follow the proration guidelines set by you as the employer. The balances in the claim examples above would be adjusted based on the prorated amount the employee receives.

### **What happens when an employee terminates?**

- If a participant terminates during the plan year, WEX will follow the **30-day** runout period guidelines set by you as the employer. The participant will be able to file expenses for **30 days** that were incurred through their termination date. After the runout period ends, they will forfeit their balance.

Approved by: 	Date: 7/9/2025
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