HRA Funding and Reimbursement Summary



Your former employer provided a Health Reimbursement Arrangement (HRA) account to help reimburse you for eligible health care expenses. One Exchange is the administrative service provider for your funding program. Please refer to your HRA Funding and Reimbursement Guide and Eligible Expenses insert for further details.

Paying for Your Expenses

Pay For Your Health Care Expenses

The first step toward reimbursement is for you to pay for your health care expenses. You will make your payments directly to your insurance carrier/health care provider.

Retain Your Receipts and Supporting Documentation

To receive your reimbursements accurately and efficiently, it is important for you to submit all supporting documentation with your request. This may include premium statements, receipts, and other documentation.

Submit Reimbursement Requests For Your Eligible Expenses

You submit your requests for eligible expenses, along with your supporting documentation, directly to OneExchange.

Receive Reimbursement For Your Approved Requests

OneExchange will process your reimbursement requests and reimburse you from your available funds. You may receive your reimbursement by direct deposit or by check along with your Explanation of Payment statement.

Automating Your Premium Payments and Reimbursement

Automatic Premium Payments from Your Account

Most insurance companies offer an automatic premium payment option where they draft your monthly premium payments from a bank account that you designate. This can be set up by contacting your insurance carrier/health care provider.

Automatic Premium Request Submission

OneExchange offers an Automatic Reimbursement option for most policies where your reimbursement request and proof of payment comes directly from your insurance carrier/health care provider to OneExchange and is submitted automatically for you. This can be set up by contacting OneExchange and selecting option 2.

Automatic Premium Reimbursement Direct Deposit to Your Account

OneExchange provides Direct Deposit that will deliver your reimbursement directly to Your Bank Account. This speeds up the process, gives you access to your funds even when you are not at home, and removes the risk of having a paper check lost or stolen.