

PERSONAL CHOICE ACCOUNT

Flexible Benefits Administration

What is a Health Reimbursement Account?

Contact Us

Personal Choice Account

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Did you know that your employer offers a valuable money saving benefit to you called a Health Reimbursement Account?

A Health Reimbursement Account or HRA allows employers to contribute funds to help pay un-reimbursed medical expenses for employees and their eligible dependents. Unlike a Flexible Spending Account (FSA) only *employers* are allowed to contribute funds.

The HRA is designed to allow employers to make many decisions on how the account will work. Some of these include;

- If the HRA will be allowed in conjunction with an FSA and how they will work together
- What portion of unused balances, if any, will be allowed to roll to the next year
- Which expenses will be covered under the HRA
- When funds will be available for spending

Either Personal Choice Account or your employer will notify you of the specific design of your HRA plan.

Eligibility

In most cases, the Health Insurance Plan you choose will determine if you're eligible for an HRA

Online Services

Once enrolled, you'll be able to review your account online through our secure website, myflexmoney.com. Here you'll be able to monitor the balance in your account, view reimbursement status information and find necessary forms.

Reimbursement Process

To make withdrawals from the account, simply complete a Health Reimbursement Account Request form and attach a copy of your Explanation of Benefits (EOB) from your insurance company or an itemized provider bill. The bill must show your final out of pocket expense, the name of the person who received the care, the provider's name, the date of service and the type of service.

Reimbursement requests may either be mailed, faxed or emailed (as a PDF attachment) to Personal Choice Account (please see the contact information in the sidebar of this brochure). Reimbursement checks will either be sent to your mailing address or can be direct deposited into your checking or savings account. Please view our website or contact us for a Direct Deposit Enrollment form.

You will have a period of time after the plan year to submit claims to Personal Choice Account (PCA). Please contact your HR Department or PCA to verify your deadline.