



KCTCS HRA Benefit Plan Questions Frequently Asked

How do I benefit from my HRA plan?

The HRA plan benefits employees by allowing you to be reimbursed for qualified medical expenses —up to \$2,100 for the 2013 plan year. Each dollar that goes into the plan is provided by the employer for the purpose of reimbursing eligible expenses and is free from federal, state and FICA income taxes.

How does my HRA plan work?

The employer identifies eligibility, contribution amount and duration of each plan period. Employees receive contributions in a special account that is provided to you for reimbursement of approved expenses.

How do I participate?

All eligible employees are automatically enrolled in the plan. Eligible employees are defined as those employees who waive the KCTCS employer sponsored health plan. Employees may submit requests and receive reimbursements for approved expenses incurred on or after the start of the HRA plan.

Can I control contributions going into the plan?

Employees are not permitted to make additional contributions or alter the contribution amounts established by the employer.

How do I receive reimbursements?

You must send in a claim form and supporting documentation to Chard, Snyder. After the claim has been reviewed and the expense approved, payment will be issued to you by check or direct deposit. As an alternative, you can use your Benny Debit Card for reimbursement at point of sale. However, please note that you may be required to provide substantiation. If substantiation is needed, you will receive either an email or printed letter if we do not have your email address.

What is an eligible expense?

Eligible expenses are those expenses that are considered deductible under your employer-sponsored health insurance plan. Expenses reimbursed through the HRA plan cannot be reimbursed again through an income tax return or any other benefit plan.

Do funds carry over at the end of the plan period?

Yes, any unused amounts left in the accounts at the end of the plan period will be carried over into the next plan year period.

What happens if I terminate employment?

A terminated participant may be eligible for Cobra benefits continuation. If you terminate employment and do not elect Cobra, you will have a 90 day grace period from your termination date in which to file for reimbursement.