

# HRA accounts

## Enrollment or change form



\* This information is mandatory. Enrollment may be delayed if fields with an asterisk are not filled out.

### Section 1 Application reason

**PLEASE PRINT CLEARLY**

* Reason for application	* Change reason	* Effective date
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### Section 2 Account holder information

* First name	M.I.	* Last name	* Date of birth	* Membership identification or SSN
* Email address		* Contact number	* Medicare number (if applicable)	
* Mailing address		* City	* State	* ZIP
* Employer			* Group identification number (if known)	
Name of health plan				

### Section 3 Eligible dependents

1	* First name	* Last name	<input type="checkbox"/> Male <input type="checkbox"/> Female	* Social Security number	* Date of birth
2	* First name	* Last name	<input type="checkbox"/> Male <input type="checkbox"/> Female	* Social Security number	* Date of birth
3	* First name	* Last name	<input type="checkbox"/> Male <input type="checkbox"/> Female	* Social Security number	* Date of birth

### Section 4 Benefit account

HRA account	<input type="checkbox"/> Employee only <input type="checkbox"/> Employee plus one <input type="checkbox"/> Family	Waive participation	<input type="checkbox"/> This year <input type="checkbox"/> Permanently	* Effective date (MM/DD/YY)
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### Section 5 Reimbursement (for explanations, please review page 2)

Direct deposit	<input type="checkbox"/> Enroll me in direct deposit	<input type="checkbox"/> Checking <input type="checkbox"/> Savings	Bank name
	Routing number	Account number	

### Section 6 Authorization

I have read and agree to the terms and conditions on pages 1 and 2.	
* Employee signature X	* Signature date

**Please return to your human resources or benefits department upon completion.**  
Questions? Contact BenefitHelp Solutions at 888-398-8057.

## Direct deposit

By having your healthcare reimbursement arrangement (HRA) reimbursement directly deposited into your bank account, you eliminate the hassle of having to go to the bank each time you receive a check. Instead of receiving a reimbursement check in the mail, you will receive a direct deposit remittance advice. The remittance advice will indicate the date your claim was paid, the amount that will be deposited to your bank account, and an explanation of benefits (EOB). All direct deposits will be initiated on the same day as the normal check reimbursement date. Deposits may take up to five (5) business days to appear in the designated account. Should you make any changes to your bank account, such as account closure or change in account number, please notify BenefitHelp Solutions immediately. If there is an interruption in the direct deposit service, you will receive checks for reimbursement claims paid during that time. You may cancel participation in the direct deposit program at any time.

## Terms and Conditions

By signing this application:

1. **Acceptable plan terms.** You agree to abide by the terms, conditions and provisions of the plan contained in your employer's plan documents. These documents are available to you through your human resources or benefits department.
2. **Responsibility.** You acknowledge that the Internal Revenue Code (IRC) permits claim reimbursement only for eligible expenses incurred after the effective date and prior to the termination date of your HRA account. You assume full responsibility for all taxes, penalties, interest or other consequences that may be assessed to you by any state, federal or other governmental taxing authority as a result of receiving reimbursement for a disallowed expense. You will only use your account to pay for eligible expenses incurred by yourself and/or your tax dependents. Expenses cannot be reimbursed by any other plan. If requested, you agree to provide appropriate supporting documentation within the requested time frame. You understand that you cannot change or revoke an election until open enrollment or during an applicable change in status.
3. **Plan modification.** You have been informed that the plan offered by your employer may be modified from time to time, and you agree that your employer may cancel or amend your plan according to the employer's independent judgment and discretion without your consent or prior notice.
4. **Forfeiture.** You understand that you must claim reimbursement for eligible expenses incurred during the plan year for which you were an active participant within the run-out period of the plan year (and grace period if applicable), as stated in your Summary Plan Document. If any unused amounts remain in your account(s) after any applicable carryover, these amounts will be forfeited.
5. **HSA contributions.** You understand that if you, your spouse or your children participate in an HSA plan, HSA contributions may be disallowed if any HSA participants also participate in the HRA account.