

Example: Same scenario as Option 1, but now when the information is sent to The Harrison Group, Inc., a reimbursement amount of \$140 will be issued to Pastor A, 70 percent of the submitted deductible expense. The remaining HRA balance would be \$360.

Option 3: The HRA reimburses 50 percent of any out-of-pocket deductible expense for each employee, up to the annual maximum amount set by the congregation for each employee.

Example: Again, same scenario as Option 1, however, now the reimbursement amount would be \$100, 50 percent of the deductible expense. The HRA balance would be \$400.

Setting up an HRA

Congregations or employers interested in an HRA must complete an *HRA Employer Enrollment* and *ACH Authorization* form.

If you have questions about HRAs or are planning on implementing an HRA for 2024, please contact Deana Roth at (800) 222-5054, Ext. 3264 or e-mail: deana.roth@everence.com for the HRA forms.

If you or an employee wishes to check on the status of a claim, please contact The Harrison Group at 610-853-9075 from 8:30am to 5:00pm (Eastern time) or email them at the following email address: service@theharrisingrouponline.com.

Switching from HSA funding to HRA funding

- Employees are no longer eligible to make HSA contributions but may take HSA distributions for eligible medical expenses.
- An employee may participate in the Section 125 medical expense reimbursement account for medical expenses that are not eligible to be reimbursed by an HRA. If an employee still has an HSA balance, they may choose reimbursement from the HSA or the medical expense reimbursement account, but not from both for the same expense.
- Only CEP health plan deductible expenses are eligible for reimbursement from an HRA.