Health Reimbursement Accounts (HRA)

Health Reimbursement Accounts (HRAs) are accounts funded by the employers that reimburse employees for qualified medical expenses. In 2010, the College is funding an HRA in the amount of $325 for employees who annually earn $40,000 or less. This will help employees enrolled in the Bowdoin College Health Plan cover out-of-pocket expenses such as co-pays, coinsurance, deductibles and prescription drugs. This benefit is administered by Employee Benefit Plan Administration (EBPA).

There are two ways to use this HRA benefit:

1. Debit Card - EBPA will issue an HRA card to each eligible employee. (Please note, only one card will be issued per employee regardless of the employee’s category of coverage - e.g., employee only, employee and children, etc.) You can use the HRA card as a debit card to pay for out-of-pocket office visit co-pays or prescription co-pays. Please note, if the copayment is not exactly the same as the copayment on the benefit summary (such as $15 or $30 for an office visit or $10/$25/$45 for a prescription) the EBPA debit card will not work. You will then need to file a claim form to be reimbursed.

2. Claim Form - You may also use a claim form to be reimbursed. When you get a bill and explanation of benefits from Anthem, submit them together with an EBPA claim form to be reimbursed. You may contact EBPA to arrange for electronic transfer (direct deposit) of funds to be reimbursed to you.

HRAs should not be confused with Flexible Spending Accounts (FSAs). Employees contribute funds on a pre-tax basis to a medical or dependent care FSA through a salary reduction agreement. A medical FSA can be used for a wide assortment of medical costs associated with the health or dental insurance plans and over the counter medications. Please note!! The College’s HRA may only be used for costs associated with and approved by our health insurer. Employees who have an FSA as well as an HRA must submit eligible medical expenses through the HRA first. Employees may not use the same receipt two times (for reimbursement from the HRA and the FSA).

You do not need to enroll or follow any steps in HRforYou for your HRA. For more information about this benefit, please refer to the following:

Employee Benefit Plan Administration, Inc. (EBPA)
37 Industrial Drive
Exeter, NH 03833-4593
1-800-578-3272
www.ebpabenefits.com