

# HRA FAQ's

## When will my RYP+ earnings be deposited to the HRA?

RYP+ HRA earnings are deposited at the end of the month following the end of a quarter. E.g., Quarter 1 (January-March) earnings are deposited by the end of April.

## How do I access my RYP+ HRA balance?

You may access RYP+ HRA balance information by logging in to [ebcflex.com](https://ebcflex.com) or by calling Employee Benefits Corporation (EBC) at 1-800-346-2126.

## How can I use my RYP+ HRA?

An EBC Benefits Card will be issued upon your first HRA earnings deposit.

The Benefits Card can be used just like a debit card for eligible expenses. You may also submit claims for reimbursement using the methods listed in the *How do I submit a claim for reimbursement?* section.

EBC may require supporting documentation (e.g., itemized bill) for claims paid using the Benefits Card and reimbursement submissions.

*Note: If you participate in the FSA, FSA amounts must be exhausted before HRA amounts can be accessed.*

## What expenses are eligible for reimbursement?

Eligible expenses can be found at the following link: [ebcflex.com/eligibleexpenses](https://ebcflex.com/eligibleexpenses) (use Standard Health FSA list).

## How do I request a replacement Benefits Card?

Call Employee Benefits Corporation (EBC) at 1-800-346-2126.

## How do I submit a claim for reimbursement?

Below are three submission methods for reimbursement of claims or you may use your EBC Benefits Card like a debit card for current plan year health expenses.

### Online:

- Log in at [ebcflex.com](http://ebcflex.com).
- Complete the short web form and upload documentation.
- Review, submit and print your confirmation.

### Smart Phone:

- Available for iPhone and Android.
- Download the EBC Mobile app, if you haven't already.
- Simply complete the Claim Screen, attach the receipt, and submit.

### Manual Submission:

- Download the Claim Form at [www.ebcflex.com](http://www.ebcflex.com) (found under Quick Links in Forms).
- Attach supporting documentation.
- E-mail, fax, or mail Claim Form and supporting documents to Employee Benefits Corporation.
  - E-mail: [participantservices@ebcflex.com](mailto:participantservices@ebcflex.com)
  - Fax: (608) 831-4790
  - Mail: Employee Benefits Corporation / PO Box 44347 / Madison, WI 53744-4347

## Why can't I use my benefits card in the new year?

At the start of a new plan year, the EBC benefit card cannot be used to access RYP+ HRA funds until the earliest of the following has occurred; and claims submitted to EBC will be placed into a pending status until the earliest of the following has occurred:

- HRA remaining balances from the previous plan year are rolled over at the end of April\*; or

- New plan year earnings have been deposited. HRA earnings are deposited at the end of the month following the end of a quarter. E.g., Quarter 1 will be deposited by the end of April.

\*Rollover only applies to RYP+ members that re-enrolled in the RYP+ program for the new plan year.

### **What is a runout period?**

The runout period is the timeframe after the end of the plan year in which you can submit claims for the previous plan year.

The RYP+ HRA allows a 3-month runout period to submit claims for the previous plan year, until March 31.

For terminations, you will have 3 months from your date of separation to submit claims for expenses incurred up to your date of separation.

Claims must be submitted to EBC no later than the runout period deadline for consideration.