



Benefits Card Frequently Asked Questions

Easy to Use. Saves you time.

Use your **OneBridge Visa® Benefits Card** (debit card) to instantly pay medical care expenses directly from your health reimbursement arrangement (HRA). No filing claims and waiting to get reimbursed!



- No monthly card fee
- Spend up to 90% of your HRA balance every day (\$5,000 daily limit)
- Request separate cards for your spouse or dependents

Save your supporting documentation.

Your HRA is tax-free. The IRS requires us to make sure every transaction is for a qualified medical care expense. Sometimes the electronic transaction data we receive isn't enough. We'll let you know when we need a copy of the **explanation of benefits (EOB)** from your insurance company or **detailed invoice** from your medical provider.

How can I request another card if I need one?

To request an additional or replacement card, log in and access your HRA online portal at IAFFHealthTrustHRA.com, click **Benefits Card** on the menu bar, then click the **Manage Cards** button.

Is there a monthly fee?

No, there is no monthly fee.

What types of expenses can be paid with my card?

You can use your card to pay for qualified medical care expenses and premiums. This includes amounts you pay for office visits, prescriptions, over-the-counter (OTC) medicines and drugs, lab work, hospital stays, dental and vision services, etc.



Download the mobile app (HRAgo®) today!



Can I use my card for my spouse or dependents?

Yes, you can use your card to pay medical care expenses for you, your spouse, and qualified dependents. If you want, you can request separate cards for your spouse or dependents.

How much can I spend each day?

You can spend up to 90% of your HRA balance every day (\$5,000 daily limit).

Do I need to keep a minimum balance in my HRA to use my card?

Yes, you must keep at least \$25 in your HRA. Your card will not work if your HRA balance is less than \$25.

Can I use my card to purchase vitamins or supplements?

Yes, but you'll need to submit a prescription or letter of medical necessity from your doctor if we don't already have one on file.

Should I save my supporting documentation?

Yes, you should always save your documentation in case we need copies.

Why might you need copies of my documentation?

Your HRA is tax free, and the IRS has some pretty strict rules we have to follow. We're required to make sure every amount paid or reimbursed from your HRA is for a qualified medical care expense. So, when the electronic transaction data we receive isn't enough, we have to ask you for documentation.

When using your card, it's always a good idea to request and hang on to supporting

documentation in case we need it. Your provider should be familiar with what's required.

What types of transactions are usually verified automatically without documentation?

Most flat-dollar copays (in increments of \$5) and prescription purchases are verified automatically. This means we usually don't need you to provide documentation for these types of transactions.

What happens if I don't provide documentation when you ask me for it?

IRS rules will require us to eventually suspend your card, but don't worry! We'll give you plenty of time before that happens. We understand you might have to wait until you get your final EOB or other form of proper documentation.

What if my card gets suspended?

We'll turn your card back on after all unsupported transactions have been resolved. To make that happen, you can either submit the documentation we need or pay back your HRA.

How will I know if you need documentation, and how do I submit it?

We'll quickly notify you by email or regular mail if we need documentation.

You can submit documentation online or from our handy mobile app, HRAgo®. Either option is quick and easy. We'll give you instructions when we need you to send us something.



1-833-719-7197

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Can I submit documentation just once for an expense I pay all the time?

Yes, our system recognizes recurring transactions that are for the exact dollar amount and from the same provider or merchant as previously supported transactions. In these cases, we may rely upon your original documentation to verify recurring transactions.

What's the best kind of supporting documentation?

As you might have guessed, the IRS requires more than just a receipt. The **explanation of benefits (EOB)** from your insurance provider usually works best. If you don't have one of those, get a **detailed invoice** from your merchant or provider. Make sure it contains these five things:

1. **Name** of patient or covered individual;
2. **Date** item was purchased or service was received;
3. **Service provider name** (doctor, pharmacy, clinic, hospital, etc.);
4. **Description** of the item purchased or service received; and
5. **Amount** paid.

If these options don't work, we'll have to note an "overpayment" on your account equal to your unsupported transaction amounts.

What is an "overpayment," and how can I resolve it?

An "overpayment" is an expense amount paid from your HRA for which we have not yet received proper documentation. If an "overpayment" is noted on your account, it will remain there until resolved.

To resolve an "overpayment," you can either submit the documentation we need or pay back your HRA. You can also submit regular claims. But, instead of approved claim amounts being paid to you, they will be used to reduce your outstanding "overpayment" until it has been resolved.

What if my card gets lost or stolen?

You should immediately call us at **1-833-719-7197**. Our friendly customer care team is available to assist you during normal business hours. If calling after hours, follow the recorded instructions.

How can I cancel my card?

Just give us a call at **1-833-719-7197** during normal business hours and ask us to cancel your card. You will need to resolve any unsupported transactions before we can cancel your card.



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