

# Minnesota State HRA

Health Reimbursement Arrangement



## ELIGIBILITY

IFO Faculty and Administrators are eligible for an HRA if they meet the following criteria: 1) If the employee is actively employed on January 2, 2019; 2) if the employee is receiving an employer contribution to the State's health insurance program on January 2, 2019; 3) if the employee either has less than \$700 in an existing HRA as of close of business on December 31, 2018, or does not have an existing HRA; 4) if the employee has a balance greater than \$700 in their HRA, the employee's contribution will instead be credited to their Health Care Savings Plan (HCSP) administered by MSRS,

## CONTRIBUTION

\$800 will be contributed for eligible Administrators and \$800 will be contributed for eligible IFO members.

If you wish to receive a contribution to your HRA Account in calendar year 2019, you must meet all the eligible criteria.

## START & END

Eligible expenses can be submitted to 121 Benefits beginning in January. If your employment with Minnesota State ends, your HRA will end and you may elect to continue through the end of the year or continue the HRA benefit with COBRA.

## REIMBURSEMENT

HRA Accounts reimburse for the same types of expenses as the Medical Dental Expense Account (MDEA). In addition, HRAs reimburse participants for Long-Term Care premium payments and individual health insurance premiums. Reimbursement requests for health expenses must be submitted by February 29, 2020 for the 2019 plan year.

## MDEA

You do not need an MDEA to have an HRA. Funds in the HRA can roll-over from year to year, unlike an MDEA.

## Important Reminder

In order for dependent expenses to be reimbursed from your Minnesota State HRA, an IRS rule states that dependents must be covered either by the State of Minnesota Advantage Health Plan or through another employer's group health plan. You will need to attest to group coverage and provide dependent information in order for dependent claims to be eligible from the Minnesota State HRA.