

## Health Reimbursement Account (HRA)

*Administered by WEX*

Employees who elect a low-deductible health plan for health care coverage (either the Jefferson Plan or the Roosevelt Plan) and earn their well-being reward will receive a contribution in a health reimbursement account (HRA).

An HRA is an employer-funded account that reimburses you for eligible medical, dental, and vision costs.

Employees have until August 31st of each plan year to submit a claim to their HRA for costs incurred through June 30th of the current plan year. For example, if you receive an HRA contribution in July 2024, you have until August 31, 2025, to submit claims incurred.

**Questions?** For more information on HRAs, please visit <https://bhr.sd.gov/benefits/HSA-FSA-HRA/HRA/> or go to [wexinc.com](http://wexinc.com).

### **BENEFIT ACCOUNTS ARE EASY WITH WEX**

**One debit card for all accounts:** Spend the funds in your HSA, FSA, and HRA using your smart benefits debit card.

**Track your accounts via mobile:** The WEX mobile app gives you fast access to your funds and account information anytime, anywhere.

**Get help when you need it.** Service experts are standing by to help. Call 866.451.3399 or email [customerservice@wexinc.com](mailto:customerservice@wexinc.com).

## Combination FSAs

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FSAs and HRAs are generally used by people with low deductible health plans to save for qualified expenses. But there is some opportunity for employees on high deductible health plans (HDHP) to take advantage of FSAs and HRAs, too, with combination accounts.

**Combination FSA:** If you are enrolled in an HDHP and you have a health savings account (HSA), you may elect a medical FSA during open enrollment. The medical FSA then becomes a combination FSA, meaning it can only be used for vision and dental expenses until your health plan deductible has been met. Once you meet your deductible, you can submit the deductible verification form to begin using your FSA for medical and pharmacy expenses, as well. To download the form, go to <https://bhr.sd.gov/benefits/DeductibleVerificationForm.pdf>.

Remember: FSAs are "use it or lose it" accounts. You have until September 14, 2025, to spend the funds or incur costs, and you have until Oct. 28, 2025, to submit claims. If you do not spend all the money in your FSA, the unused dollars will be forfeited and you will not be reimbursed.

**Please Note:** State employees who choose to opt out of health care coverage may only elect a combination FSA. They may no longer elect a full FSA.

**Questions?** For more information on combination FSAs and HRAs, please visit [wexinc.com](http://wexinc.com).