

Save on health care with an individual coverage health reimbursement arrangement.

This employer-funded account enables you to pay for health insurance premiums and/or eligible medical expenses.

How does an ICHRA work?

An individual coverage HRA (ICHRA) is a reimbursement account set up and funded by your employer. It helps you pay for qualified medical expenses incurred throughout the plan year.

How will I benefit from an ICHRA?

An ICHRA is designed to help offset out-of-pocket financial responsibilities associated with your health care. The funds in the account can be used to pay for your individual health insurance premiums and/or eligible out-of-pocket medical expenses.

The money your employer contributes to the account is not included in your salary and is not considered taxable income.

How do I use my ICHRA to pay for health care expenses?

You can use your AccrueHealth debit card to pay your providers for eligible health care expenses, or pay with your personal funds and submit a claim for reimbursement.

If the debit card is not an option, pay out of pocket and request reimbursement online, through the member portal or app, by mail or fax.



Qualifying expenses

Eligible expenses will be outlined in the plan document. They may include:

- Individual insurance premiums
- Copays, deductible payments, coinsurance
- Doctor office visits, exams, lab work
- Hospital visits
- Prescription drugs

For a comprehensive list of eligible expenses, see IRS publication 502.