Health Reimbursement Account
Frequently Asked Questions

WHAT IS THE HEALTH REIMBURSEMENT ACCOUNT (HRA)?

As a Sandia Total Health Participant, you are eligible for a Health Reimbursement Account (HRA). The HRA is a tax-free account you can use to help pay for covered expenses — including prescription drugs and other out-of-pocket medical expenses. This account is Sandia funded, while the Flexible Spending Account (FSA) is employee funded.

HOW DO I EARN HRA FUNDING?

Sandia contributes to your HRA. The amount Sandia allocates to your HRA is based on: 1) your coverage category/tier, 2) if you’ve completed a health action plan, 3) if you’ve taken a health assessment, and 4) your quarterly participation in the Virgin Pulse incentive program. Primary covered members and their covered spouse must complete the health assessment in the prior year to receive their health assessment portion of the HRA for the following year. Child dependents are not required to complete a health assessment and will automatically receive one $250 HRA allocation. Covered spouses may participate in the Virgin Pulse incentive program and have the opportunity to earn up to an additional $250 in HRA funding.

WHAT IS THE FUNDING ALLOCATION BY COVERAGE CATEGORY/TIER?

<table>
<thead>
<tr>
<th>Coverage Category/Tier</th>
<th>Virgin Pulse Incentive Completion*</th>
<th>Health Action Plan Completion</th>
<th>Health Assessment is Taken</th>
<th>Health Assessment is NOT Taken</th>
<th>Total Possible Allocation</th>
</tr>
</thead>
<tbody>
<tr>
<td>Employee Only</td>
<td>Up to $200</td>
<td>$50</td>
<td>$250</td>
<td>$0</td>
<td>$500</td>
</tr>
<tr>
<td>Employee + Child(ren)</td>
<td>Up to $200</td>
<td>$50</td>
<td>$500</td>
<td>$250</td>
<td>$750</td>
</tr>
<tr>
<td>Employee + Spouse</td>
<td>Max $400 (up to $200 each)</td>
<td>$100</td>
<td>$500 ($250 each)</td>
<td>$0</td>
<td>$1,000</td>
</tr>
<tr>
<td>Employee + Spouse and Child(ren)</td>
<td>Max $400 (up to $200 each)</td>
<td>$100</td>
<td>$750 ($250 each employee/spouse)</td>
<td>$250</td>
<td>$1,250</td>
</tr>
</tbody>
</table>

*Virgin Pulse incentive program activity completion is earned quarterly (up to $50 per quarter), available to employees and spouses, worth up to $200 total in funds for the year. For quarter dates or additional information on Virgin Pulse Incentive Program information visit: [https://hbeupdate.custhelp.com/app/answers/detail/a_id/2518](https://hbeupdate.custhelp.com/app/answers/detail/a_id/2518)
HOW OFTEN WILL THIS PAGE SHOWING MY HRA EARNINGS BE UPDATED?

This page will be updated weekly. The processed date is listed within the Health Reimbursement Account summary page.

WHEN WILL MY HRA BE FUNDED AND WHEN CAN I START SPENDING IT?

The amount of HRA funding earned as of Nov. 30 (Health Assessment, Health Action Plan, and Virgin Pulse incentive dollars) will be funded by Jan. 1. Earnings throughout December will be funded in early February.

HOW DOES THE HRA WORK?

You can use your HRA to help pay for eligible expenses. If you use up your HRA, you’re responsible for paying your medical expenses until you satisfy any remaining portion of your deductible and/or coinsurance.

If you don’t spend all your HRA dollars in a calendar year, and you remain enrolled in Sandia Total Health the following year, any HRA balance remains in your account for the next calendar year. The maximum balance in an HRA at the beginning of any new year is capped according to your coverage tiers:

- **$1,500** for primary covered member only coverage
- **$3,000** for primary covered member plus spouse or plus child(ren)
- **$4,500** for family coverage

For more information about using your HRA dollars or filing claims, go to [health.sandia.gov](http://health.sandia.gov) and search “claims.”

HOW WILL MY COVERAGE TIER STATUS AFFECT MY HRA FUNDING?

HRA maximums are dictated by your coverage tier as indicated in the previous answer. The maximum funds allowed in your HRA are determined by your coverage tier as of Jan. 1.

WHAT’S THE DIFFERENCE BETWEEN THE HRA AND HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)?

Your HRA is funded by Sandia, and the FSA is funded by the employee.

WHERE CAN I GO TO CHECK MY HRA BALANCE?

For HRA balance information, please visit your carrier’s website by clicking the appropriate link below:

- [Blue Cross Blue Shield of NM](http://www.bcbsnm.com)
- [UnitedHealthcare](http://www.unitedhealthcare.com)
- [Kaiser Permanente of Northern California](http://www.kp.org)

Go to these links to check your account balance throughout the year.

WHO DO I CONTACT IF I DO NOT AGREE WITH THE FUNDING LISTED ON THIS PAGE?

This page will be updated on a monthly basis. Contact Virgin Pulse customer service to discuss your current Virgin Pulse level earnings and Health Assessment completion.

- **Phone:** Virgin Pulse Call Center, 1-866-852-6898 from 8am – 9pm ET, M - F
- **Email:** mailto:support@virginpulse.com
- **Online Support:** If you have a question, log in to your account and click “Support”

If this does not resolve your concern, please email or call HR Customer Service at 505-844-4237, option 2.
DO NEW MEMBERS (EMPLOYEES AND SPOUSES) WHO JUST ENROLLED FOR THE FIRST TIME DURING OPEN ENROLLMENT NEED TO COMPLETE THE HEALTH ASSESSMENT FOR THE NEXT YEAR?

No. New enrollees will automatically receive their HRA funding; however, both you and your spouse will need to complete a health assessment during the following calendar year for the next plan year.

WILL EMPLOYEES WHO PARTICIPATE IN VIRGIN PULSE FOR A PORTION OF THE YEAR AND THEN RETIRE AS A PREMEDICARE RETIREE BE ABLE TO KEEP THEIR VIRGIN PULSE HRA FUNDS?

PreMedicare retirees are not eligible to participate in the Virgin Pulse program. If an employee earns Virgin Pulse incentive funds during the year and then retires prior to the end of the year, only the Health Assessment portion of funds (if completed) will carry over to the following year. If an employee retires as a PreMedicare retiree after the beginning of a new year then the HRA account would be fully funded for all Virgin Pulse funds earned in the prior year and no funds would be deducted. PreMedicare employees and their spouses are required to take the Health Assessment with their insurance carrier by Sept. 30 of the previous year in order to continue to receive health assessment HRA funding.

IF SANDIANS CHANGE HEALTH PLAN ADMINISTRATORS/POLICY HOLDERS, HOW AND WHEN WILL HRA FUNDS GET TRANSFERRED?

HRA funds will generally be transferred to your new health plan administrator by Apr. 1. For detailed information, visit health.sandia.gov.

IF MY SPOUSE WAS ENROLLED IN SANDIA TOTAL HEALTH AS MY DEPENDENT BUT DIDN’T RE-ENROLL FOR THE NEXT YEAR, WILL MY SPOUSE’S HRA ACCOUNT GET FUNDED FOR VIRGIN PULSE INCENTIVES PREVIOUSLY EARNED?

No, you must be enrolled in Sandia Total Health in order to be allocated any funding. Any funds earned by your dropped spouse in the previous year are forfeited and will not be added to your HRA the next year. All HRA funds in your account will remain unless you have surpassed your new category/coverage tier maximum. HRA funds are allocated only to people enrolled in Sandia Total Health.

CAN I FILE AN APPEAL FOR ISSUES INVOLVING MY HRA FUNDS?

If you believe you have issues with your HRA funds earned in the current year, you may file an appeal during announced dates (Jan-Feb) the following year. If you wish to appeal, please email or call HR Customer Service at 505-844-4237, option 2.