

**QUICK REFERENCE GUIDE**

# Inspira Reimbursement Account

## What is a Health Reimbursement Arrangement?

A health reimbursement arrangement (HRA) is an account funded by your employer and made available to you through your Defined Contribution Retirement (DCR). Qualified eligible expenses are set by your employer according to Internal Revenue Service (IRS) guidelines. You can use HRA funds to pay for eligible health care expenses for yourself and your eligible dependents like:

- Health plan deductibles
- Medical, vision, and dental health insurance premiums
- Medical services
- Over the counter medications
- Prescription drugs
- Dental and orthodontia
- Vision care

## Get started

- Visit [mybenefits.inspirafinancial.com](https://mybenefits.inspirafinancial.com).
- Enter your login credentials.
- If you're a new user, click "CREATE PROFILE" to get started.

You can also check balances, make payments, and submit claims through our Inspira Mobile app. Don't have the app already? Download the app from your mobile device's app store. There is no fee to download the app. Anyone with an Inspira account can use it for free.

## View eligible expense items

Your HRA can be used for eligible health care expenses. To see a complete list of eligible expenses, log in to your account and select "Explore eligible expenses" under Quick Tips.

## Set up account notifications

- Go to "Account Settings" and click "Account notifications."
- Select the "+" sign to view your notification options. Then choose the notifications you want to receive and click "Save."

## View your balance, deposits, and payments

- View your balance by logging in to your account. Once logged in, you'll see your account balance(s) on the dashboard. Or you can click "Your Accounts" at the top of the page and select the account you wish to view.
- View payments and deposits once logged in by clicking "View account details" from the home page. Then click the "Transactions" tile.

## Link a bank account - set up direct deposit

- Go to "Account Settings" and click "Bank accounts."
- Select your bank account type and enter your routing number and account number.
- Check the box to authorize Inspira Financial to link your account and click "Save and Continue."

## File a claim online

You can pay yourself back for an eligible out-of-pocket expense, or you can pay your provider directly from your Inspira account. Be sure to have your documents handy.

The best type of documentation to send in for medical and dental claims is your explanation of benefits (EOB) provided by your insurance carrier. For vision claims, send us the final itemized statement, and for health insurance premiums, outside of direct bill, the best documentation is the full statement, from the insurance carrier, for the premium that is due. Your documents should include:

- Merchant/provider name
- Patient name
- Date of service
- Description of service
- Final amount you paid

## After logging in:

- To view your claims, click “View account details” from the home page. Then click the “Claims” tile.
- Select “File a claim” on the home page, under Account Actions.
- You’ll enter your claim details and choose how you want to send documents to us.
- You can upload your documents online\* or,
- Fax/mail them -If you choose to fax/mail your supporting documents, you must download a coversheet after you submit your claim. Then print and send it with your documents.

### Mail:

Inspira Financial

PO Box 2495

Omaha, NE 68103

**Fax** - 888-238-3539

\*Important note: You can upload documents in JPG, PNG, GIF, or PDF. The total size limit is 10MB. Your documents must show merchant/provider name, patient name, date of service, description of service and final amount you had to pay.

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