



HEALTH REIMBURSEMENT ACCOUNT DENTAL & VISION SERVICES

1. What is a health reimbursement account (HRA)?

The City of Fort Wayne is offering a health reimbursement account (HRA) for dental and vision expenses. An HRA is an IRS-approved, tax-advantaged benefit plan that reimburses employees for out-of-pocket expenses. This benefit will only be offered to active employees. This is not available for retirees.

2. What is the annual reimbursement amount?

The City of Fort Wayne will provide up to \$500 for reimbursement of out of pocket dental and vision expenses for the plan year. There is no guarantee of this benefit being offered on an annual basis. The City of Fort Wayne will review expenses and determine the amount, if any, that will be offered in subsequent plan years.

3. Do employees have to be covered under the dental and vision plans to be eligible for reimbursement?

Yes, employees and dependents must be enrolled in the dental and vision plans in order to be eligible. If you are only enrolled in one of the plans (dental or vision), claims can only be submitted for expenses incurred under that specific plan.

4. Who owns the HRA?

According to IRS rules, the City of Fort Wayne owns the HRA. However, employees have a 90-day runout period after separation during which reimbursements can be requested for expenses incurred while employed.

5. Who can put money in the HRA?

HRA's are fully owned and funded by the City of Fort Wayne

6. Does the HRA roll over?

No, the HRA does not roll over. However, employees have until March 30th of the following year to submit requests for reimbursement for expenses that incurred the previous year.

7. What is an eligible expense?

Eligible expenses include any out of pocket expenses not covered by the dental and vision plan up to the annual amount allowed for reimbursement under the HRA. All charges must be processed by the plans first to determine out of pocket expenses.

8. How are reimbursements processed?

Requests for reimbursements must be submitted to Automated Group Administration using the HRA reimbursement form. Requests will be processed on the 15th and the last day of the month and must be received two days prior to that to be included. Checks will be mailed to the employee directly to their home address on file.

