**Health Reimbursement Account (HRA)**

Pilots’ Association for the Bay and River Delaware will contribute to the AmeriFlex HRA account to help pay for employee and eligible dependents **Independence Blue Cross (IBC)** **medical deductible expenses**.

Pilots’ will reimburse you up to the single $3,000 and family $6,000 in-network deductible.

The HRA/Debit card is **only** for expenses applied to your IBC **medical** **deductible**.

* For medical prescriptions you will use your AmeriFlex debit card at the point of sale, either the retail pharmacy or for mail order prescriptions through FutureScripts
* For in-network medical procedures and services your provider will bill IBC.
* Please **do not** pay the provider at time of your visit.
* Please wait until you receive the Explanation of Benefits (EOB) in the mail from IBC to pay the provider, as you should only use the HRA card to pay for the amount applied to your 2021 in-network deductible.
* **The HRA account resets January 1, 2022**
* In 2022 **only** use your debit card for medical expenses with dates of services on or after January 1, 2022.
* **When/if you receive bills in 2022 for expenses with a date of service in 2021 you must submit a paper AmeriFlex claim form to be reimbursed.**
* You have until March 31,2022 to submit any 2021 medical expenses using the AmeriFlex Claim Form

**You may not contribute to the HRA and cannot contribute to a Health Savings Account.**

**The HRA/Debit card should not be used for any other expenses**