

Health Reimbursement Account (HRA) Frequently Asked Questions



What is the purpose of the HRA?

- Once you are Medicare eligible, prescription drug coverage under the University of Idaho (UI) Retiree Health Plan ends. You must purchase a separate Part D Medicare drug plan for future prescription drug coverage. Retirees who meet eligibility criteria are provided a reimbursement stipend in lieu of continued prescription drug coverage under the UI Retiree Health Plan. The reimbursement is provided through an HRA and is administered by HealthEquity.

What are the eligibility criteria?

- Must be a Tier II or Tier III retiree; and
- Must be Medicare eligible; and
- Must be enrolled in Retiree PPO Plan; and
- Your cost for your UI Retiree Health Plan must be paid in full.

Are my covered spouse and/or dependents eligible for the reimbursement?

- No, only the U of I retiree is eligible for this reimbursement. The HRA account does not have right of survivorship (it is non-transferrable).

How will the university process my reimbursement?

- An HRA will be set up in your name.
- If eligible, on or about the 5th of the month following each quarter, a deposit will be made to your HRA. For example, the deposit will be made on or about April 5 for the first quarter (January – March).

How much will I receive?

- Reimbursement is based on the federal rate for that calendar year.
- The federal reimbursement rate for calendar year 2026 is \$38.99 per month. It was \$36.78 per month for calendar year 2025.
- The first deposit in each calendar year will be equal to three months of the previous year's rate. The remaining three deposits will be at the rate for the current calendar year.

What if I become eligible in the middle of a quarter?

- The HRA will be set up during the quarter you become eligible.
- The first deposit will be calculated on the number of months you were eligible for during the quarter. For example, you become eligible in the second month of the quarter; the deposit will be for two months at the federal rate and paid on or about the 5th of the month following the end of the quarter.

How does my HRA work?

- Once your account has been set up, you will be issued a debit card in your name by HealthEquity. You may use the debit card to pay for IRS Section 213D expenses up to the amount available on the debit card.
- Alternatively, you may submit reimbursement claims online through your member portal. Guidance is available at www.healthequity.com.
- Unused balances on your debit card will roll over from one calendar year to the next.

How is my account handled should I terminate my UI Retiree Health Plan?

- You may submit claims for eligible expenses until the end of the sixtieth day immediately following the end of the quarter in which you terminate your UI Retiree Health Plan. For example, you terminate your UI Retiree Health Plan coverage in September, any outstanding claims incurred by you must be submitted by November 29.
- Terminating or opting out is permanent.

How is my account handled in the event of my death?

- HRA reimbursement will be made through the month of death. For example, if date of death is March 10, reimbursement will be made for January through March. If date of death is February 25, reimbursement will be made for January and February, but not March.
- In the event of your death, your surviving spouse (if none, the executor, or administrator) may submit claims for eligible expenses on your behalf. The time limit (run out period) to submit claims after a death is the end of the sixth month immediately following the end of the quarter in which the death occurred. For example, date of death is November 27; claims must be submitted for reimbursement no later than June 30.
- At the end of the claim's submission run-out period (June 30 using the example above), the HRA will be closed and any remaining funds will revert back to University of Idaho.

Whom should I contact if I have questions after my HRA is set up?

- Contact HealthEquity at 877-924-3967 or www.healthequity.com.
- Set up and login to your online member portal to:
 - Check your account balance
 - Activate your debit card
 - View or pay a claim
 - Request reimbursement