

Post-Deductible HRA 101

The basics to know



What is a Post-Deductible Health Reimbursement Arrangement (PDHRA)?

A PDHRA is an employer-sponsored benefit that reimburses for qualified medical expenses after the HRA's out-of-pocket spend is met. Once it is met, the PDHRA funds can be used to cover expenses such as co-pays, co-insurance, and other deductible obligations.

This type of account is intended to help employees reduce the out-of-pocket spend for medical expenses before insurance coverage kicks in.

Value of Post-Deductible HRAs



Reduces out-of-pocket spend for medical costs

Reduces how much you must spend out-of-pocket on medical expenses before your health insurance kicks in.



"Free" money from your employer

HRAs are completely funded by your employer, so it's essentially "free" money that does not increase your taxable income.



Keeps insurance premiums down

More claims filed with the PDHRA means fewer claims filed with the insurance carrier, thus helping to lower health insurance premiums.

Qualified expenses

Your Lively PDHRA covers co-pay, co-insurance, and other qualified medical expenses that count towards your health insurance deductible.

- | | |
|-----------------------|---------------------|
| ✓ Deductible expenses | ✓ CT scans / X-Rays |
| ✓ Co-payments | ✓ Dentist |
| ✓ Physical therapy | ✓ OTC products |
| ✓ Lab work | ✓ And more |

Eligibility, rules, and restrictions

- **Health plan requirement**

To qualify for a PDHRA, you must be enrolled in a qualifying group health plan, which is typically one that provides comprehensive medical coverage.

- **Out-of-pocket requirement for the HRA**

Employees must spend a certain amount towards their health insurance deductible before funds from the PDHRA can be accessed. This amount is referred to as the HRA's "out-of-pocket requirement" and is determined by your employer.

- **PDHRA activation documentation**

Once the HRA's out-of-pocket requirement is met, you may activate your PDHRA in order to access the funds available. PDHRA activation requires the submission of an Explanation of Benefits (EOB) showing the out-of-pocket amount spend to date. [Learn more.](#)

How accessing funds work

The funds from your PDHRA can be accessed once you have met the HRA's out-of-pocket spend and activated your benefit. Log in to your Lively account online at secure.livelyme.com/login to learn more.

1 You incur medical expenses

Employee incurs medical expenses that count towards the insurance deductible, until the out-of-pocket requirement of the HRA is met.

2 Request PDHRA activation

Employee submits an eligible EOB to Lively online to show the PDHRA Out-of-Pocket requirement was met.

The EOB must have been provided by your health insurance. Learn more [here](#).

3 HRA funds can be accessed

Lively reviews the activation request within 5 business days.

Once approved, the plan will be activated and employee can access PDHRA funds.

Hi Emily,
Welcome to your Post-Deductible HRA!

✓ Your documentation was approved and your 2024 Post-Deductible HRA is now active.

2024 POST-DEDUCTIBLE HRA AVAILABLE BALANCE

\$2,000.00

Plan year benefit	\$2,000.00
Total spent	-\$0.00
Available balance	\$2,000.00

01/01/2024 PLAN START

12/31/2024 PLAN END

04/01/2024 OOP REQUIREMENT MET

PLAN DETAILS

- ☑ Out-of-Pocket Requirement \$1,500.00
- ☑ Plan year benefit ① \$2,000.00

Get reimbursed

View eligible expenses

NEED HELP?

- 🗨 SUPPORT CENTER
- ✉ SEND SECURE MESSAGE
- ✉ SUPPORT@LIVELYME.COM
- 📞 1-888-576-4837

SUPPORT HOURS

ONLINE

MON-FRI, 6AM-6PM PT

Have questions?

We're here to help. Email or call Lively for responsive assistance.

Reach a team of experts Monday-Friday, 6:00 am – 6:00 pm PT by emailing support@livelyme.com or calling **1-888-576-4837**.

