



# Get more from your health plan

Your health reimbursement account (HRA) will help you pay for healthcare costs

Using the health reimbursement account that comes with your Anthem plan is a simple way to cover costs anytime you need care.

Think of it like a bank account that's owned and funded by your employer. That means if you leave your current workplace, you can't take the funds with you. Your HRA funds will be available at the start of each plan year.

## You can use your HRA to pay for these healthcare costs:

- Coinsurance (your percentage of the costs)
- Copays
- Deductible payments
- Dental care
- Eye care
- Hospital visits
- Lab tests
- Over-the-counter products
- Prescription drugs
- Urgent and emergency care

## Submitting claims for HRA reimbursement

You can pay for care and other qualified expenses with your HRA debit card or your mobile wallet. However, if you don't have your debit card or mobile wallet with you, you can still pay out of pocket and submit a claim to request reimbursement. If you're submitting a 2025 claim, you can do so anytime through the end of your 90-day run-out period after the plan year ends.

To submit a claim for reimbursement, log in at [anthem.com/ca](https://anthem.com/ca) and select **Spending Accounts** under the *My Plan* tab. Then, select **Manage My Account** and choose **Submit a Claim**.



# How your HRA works



## 1. Your employer funds your HRA.

The amount depends on which plan you choose:

- \$750 Employee
- \$1,800 Family



## 3. Manage your account online.

Log in to **[anthem.com/ca](https://www.anthem.com/ca)** or the Sydney<sup>SM</sup> Health app to:

- See your HRA balance and claims.
- Find a doctor in your plan's network.
- Check costs before you receive care.
- Set your preferences to receive important information electronically.
- Submit claims for reimbursement.



## 2. Show your Anthem ID card when you visit the doctor or pick up prescriptions and pay with your HRA debit card or mobile wallet.

Use your HRA debit card just like a regular debit card when you need to pay for care. If you have Apple Pay, Google Pay, or Samsung Pay on your smartphone, you can also add your HRA debit card to your mobile wallet. Simply follow your phone's instructions to add a new debit card. Then, use your phone to pay for qualified expenses where mobile payments are allowed.