



Health Care Reimbursement Account

A Health Care Reimbursement Account (HCRA) allows you to use pre-tax dollars to pay for eligible out-of-pocket health care expenses, saving you up to 35% in taxes. Use the funds to pay for a broad range of expenses for you, your spouse and your tax dependents – even if they aren't covered by your health plan.

How it works

1. Estimate what you will spend on eligible out-of-pocket health care expenses for the year.
2. Enroll in a HCRA by electing a contribution through the JBC.
3. Use your funds.
4. **Important: You must save all receipts and submit them to BenefitWallet® for reimbursement.**

Account advantages

Tax-free: You can save up to 35% on eligible health care costs.

Convenient: Make payments with your HCRA debit card, online bill pay and online claims submission.

Qualifying expenses



Doctors, labs and hospitalization

Doctor's office visits and procedures, hospital services, health plan deductibles and copayments



Alternative care/special services

Chiropractor, physical therapy, special education for learning disabilities



Medications and medical devices

Prescription drugs, over-the-counter medical items, insulin, hearing aids, hand sanitizer



Eye care

Vision examinations, eye glasses, laser surgery, contact lenses



Dental care

Dental cleanings/treatments, braces, extractions, dentures/artificial teeth

For a list of eligible expenses, please see irs.gov/pub/irs-pdf/p502.pdf. or the Flexible Spending Eligible Expense Guide, found by logging in to the JBC website via JENIE or directly at <https://judiciary.lifeatworkportal.com>. From the home page, select **Library** then **Flexible Spending Eligible Expense Guide**.

Health Care Reimbursement Account:

Frequently asked questions

How does a HCRA work?

1. **Funding:** During Open Season, you decide on a specific amount of pre-tax dollars with which to fund your HCRA. Be sure to choose an amount you will spend as leftover money is typically forfeited at the end of your plan year.
2. **Paying for qualified expenses:** Pay for eligible expenses using your HCRA debit card. You could also pay out of pocket and request reimbursement from BenefitWallet.
3. **Requesting reimbursement/substantiating purchases:** Each purchase you make must be verified, or substantiated, typically with an itemized receipt and Explanation of Benefits (EOB).* You can submit claims and request reimbursement online by logging in to the JBC website via JENIE or directly at <https://judiciary.lifeatworkportal.com>, then accessing the BenefitWallet member portal.
4. **Reimbursement claims processing:** BenefitWallet promptly processes your requests. If you paid out of pocket, you will be reimbursed by direct deposit.

Can I use my HCRA debit card for a claim with a date of service from the prior year?

Prior year expenses are best reimbursed online until the runout date or filing deadline. Only current year expenses should be paid using your debit card.

Whose expenses can I pay with my HCRA?

Your HCRA can be used to pay for health care expenses for you, your spouse and tax dependents.

When does my HCRA expire?

The IRS requires that any money left in a Reimbursement Account at the end of the Plan Year be forfeited. This is known as the IRS's "Use-it-or-Lose-it" Rule. However, the Judiciary offers a grace period which allows you to incur expenses until March 15 of the following year and to submit claims for the prior year until April 30 of the following year.

What happens to my HCRA if my employment ends?

If you terminate employment during the year, your participation in the HCRA ends; you are not eligible to be reimbursed for qualified medical expenses incurred after the termination of your employment. Reimbursement requests for claims incurred while active under the HCRA plan must be submitted prior to the end of the plan year.

Who do I contact with questions?

For more information, please call the Judiciary Benefits Center (JBC) at **1-877-207-3220**. Representatives are available 9 a.m. to 9 p.m. ET, Monday through Friday, except federal holidays.

*Typically, you do not need receipts or documentation for prescription drugs. However, in some circumstances documentation may be required. You will receive notification from BenefitWallet if documentation for your prescription drugs is required.