

# Health Care Reimbursement Account: Frequently Asked Questions

Learn more about your Health Care Reimbursement Account (HCRA) from BenefitWallet® and the Judiciary with these helpful FAQs. Please note these are general guidelines. For complete details, consult **IRS Publication 502** or the Flexible Spending Eligible Expense Guide found by logging in to the JBC website via JENIE or directly at <https://judiciary.lifecatworkportal.com>. From the home page, select **Library** then **Flexible Spending Eligible Expense Guide**.

## What is an HCRA?

An HCRA is an employee benefit provided by the Judiciary that allows you to save money. With an HCRA, you set a specific amount of pre-tax dollars to be withheld from your paycheck. You can then use those funds to pay for qualified health care expenses, including medical, dental and vision expenses. Without your HCRA you would pay for those expenses with money that's already been taxed.

## How does an 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 forfeited at the end of the plan year.
- 2. Paying for qualified expenses:** Pay for eligible expenses using your BenefitWallet debit card. You could also pay out of pocket and request reimbursement online.
- 3. Requesting reimbursement/substantiating purchases:** Each purchase you make must be verified, or substantiated, typically with an itemized receipt or Evidence 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.lifecatworkportal.com>, then accessing the BenefitWallet member portal.
- 4. Reimbursement claims processing:** BenefitWallet promptly processes your request. If you paid out of pocket, we will reimburse you by direct deposit.

## Whose expenses can be paid with my HCRA?

Your HCRA can be used to pay for your qualified medical expenses and those of your spouse and tax dependents.

\*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.

## What happens to my HCRA if I leave the Federal Judiciary?

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.

## When do my HCRA funds 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.

## Is there a limit to how much I can contribute?

In 2019, you can contribute a maximum of \$2,700 to your HCRA. If both you and your spouse are eligible for an HCRA, you are both allowed to contribute up to the annual maximum for your plan.

## Who is BenefitWallet?

The Judiciary's spending accounts and commuter benefits programs are managed by BenefitWallet. BenefitWallet is one of the nation's top health account administrators and the Judiciary's one-stop resource for flexible and commuter benefits.

## Who do I contact with questions?

For more information, please call the Judiciary Benefits Center (JBC) at **877.207.3220**. Representatives are available 9 a.m. to 9 p.m. ET, Monday through Friday, except federal holidays.

