YOUR HEALTHCARE BENEFITS

PNC BENEFIT PLUS HEALTH REIMBURSEMENT ARRANGEMENT ACCOUNT OVERVIEW

Now, more than ever, your healthcare dollars need to go further. With an HRA they can.

Through a Health Reimbursement Arrangement (HRA), you receive employer-funded dollars to cover qualified medical expenses that may not be covered by insurance, such as co-pays, dental or vision care, and prescriptions.[1] That means fewer out-of-pocket healthcare costs for you and more money in your pocket.

An HRA is not health insurance but a reimbursement plan funded entirely by your employer. Your employer puts aside money into your HRA and you may use the funds for out-of-pocket qualified medical expenses as determined by your plan. Funds contributed to your HRA do not count as income for tax purposes.[2]

How It Works

An HRA is an employer-sponsored plan that can be used to reimburse a portion of your and your eligible family members' out-of-pocket qualified medical expenses. An HRA is not health insurance but a reimbursement plan funded entirely by your employer. Your employer puts aside money into your HRA, and you may use the funds for out-of-pocket qualified medical expenses as determined by your plan. Funds contributed to your HRA do not count as income for tax purposes.[2]

Your employer determines what's eligible for reimbursement from your HRA. Generally, eligible expenses include deductibles, co-insurance and pharmacy expenses.

Using Your HRA

Pay for out-of-pocket qualified medical expenses in the way that's easiest for you:

- Present your PNC BeneFit Plus debit card at the point of sale. When you use your debit card, there is usually no need to file claims or wait for reimbursement.
- Use the PNC BeneFit Plus Consumer Portal to submit a claim to reimburse yourself for out-of-pocket qualified medical expenses.
- Submit an online claim to pay a healthcare or service provider directly.

Managing Your Account

The PNC BeneFit Plus Consumer Portal lets you easily access your HRA with a click of a mouse:

- View your account information or activity, check claim payment status and more from an online portal that is personalized, secure and easy to use.
- File claims and upload receipts with ease online when necessary.
- Receive email alerts on your claim status or when you need to perform an action to process a claim.
- Organize, manage and track your eligible expenses with the Expense Tracker.
- Consult with knowledgeable PNC BeneFit Plus Consumer Services Representatives available 8 a.m. – 8 p.m., Monday through Friday, except holidays.

PNC BenefitPlus Mobile Capabilities

Manage your account while on the go with the PNC BeneFit Plus Mobile App:

- Check balance information and view claim transaction details.
- Initiate, submit and file account claims.
- Take a picture and securely upload an image of your receipt with your mobile device's camera.
- Utilize the "Expense Tracker" tool to upload receipts for record keeping.

Download the **PNC BeneFit Plus Mobile App** today

Available on the App Store

ANDROID APP ON Google play

1. Go to the App Store® or Google Play™
2. Search for "PNC BeneFit Plus"
3. Download the PNC BeneFit Plus Mobile App

Ready to Help

For more information on your Health Reimbursement Arrangement Account options, visit **pnc.com/pncbenefitplus**, call PNC BeneFit Plus Consumer Services at **844-356-9993** and/or contact your employer.

1 To view a partial list of qualified medical expenses, see IRS Publication 502, available at http://www.irs.gov/pub/irs-pdf/p502.pdf

2 PNC does not provide legal, tax or accounting advice. Consult your tax advisor about tax benefits applicable to Health Savings Accounts or other benefit accounts such as FSAs, HRAs or QTAs.

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