



Horizon MyWay® HRA

Health Reimbursement Account

Horizon Blue Cross Blue Shield
of New Jersey provides
tools to help members
lower out of pocket costs.



HorizonBlue.com/myway






HRA Benefits:

- Lower Premiums
- Tax Advantages
- Control

Introducing Horizon MyWay® HRA

A Health Reimbursement Account (HRA) is an account you can use to pay for medical expenses. Your employer owns and funds the account, while you use it to pay for qualified medical expenses.

How you benefit from an HRA

-  Your employer funds the account, tax-free. You don't put any of your own money into the HRA.
-  You can use your HRA money for anyone covered by your health plan.
-  You don't pay taxes on HRA dollars and it's not part of your income.

When you enroll in an HRA...

Keep an eye out for your Spending Account I.D. number in the mail to get connected.

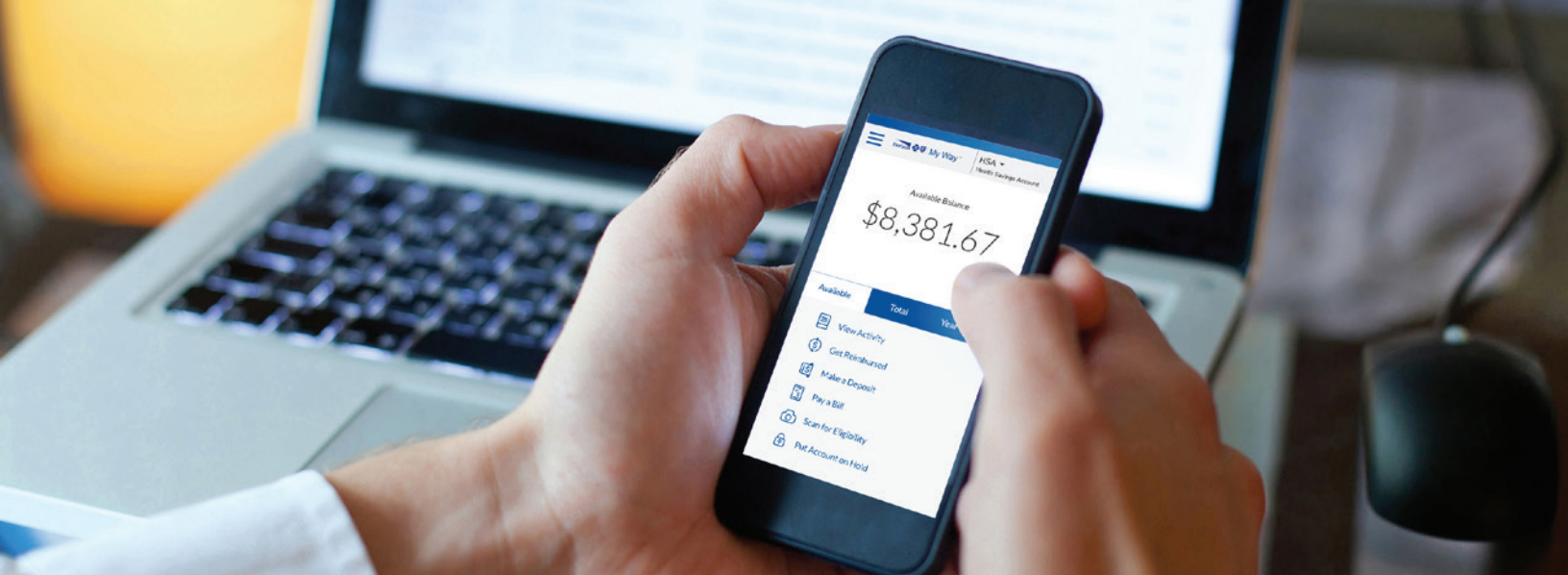
How it Works:

Your employer funds the Horizon MyWay HRA and decides what it will cover.

After you see a doctor, the office sends a bill (claim) to your Horizon health plan to process.

You will receive an explanation of benefits (EOB) from your Horizon health plan who will also submit the claim for reimbursement to your Horizon MyWay HRA.

Once your Horizon MyWay HRA funds are exhausted, you pay any expenses until you reach your health plan deductible.



All systems go!

Use your HRA to pay for:

- Doctor visits
- Inpatient or outpatient hospital care
- Diagnostic exams

Heads up!

You can't use your HRA to pay for:

- Family or marriage counseling
- Cosmetic procedures
- Personal items such as toothpaste, lotions or shaving supplies
- Herbs, vitamins and supplements
- Non-prescribed over-the-counter medicines (except insulin)
- Any other item or service that isn't used for medical treatment and care as defined by the IRS

Remember! Your employer decides which medical expenses are eligible. It's a good idea to check your plan coverage before receiving care to make sure you can use your HRA for any medical expense.

We're Here for You

When you partner with Horizon MyWay you'll get 24/7 support:

Friendly Portals – Enjoy a simple user experience when you sign in.

Mobile App – Manage your account from the palm of your hand.

Expert Assistance – Enjoy access to a dedicated team of experts every step of the way.



Horizon MyWay Mobile App

The Horizon MyWay app offers members a range of tools to manage their health spending and savings accounts.



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