

Health Reimbursement Arrangement (HRA)

The HRA is a component to the Medical plan that Grande offers. The benefit option that you select will determine the amount that you will receive.

Plan Administrator



Who can these dollars be used on?

The HRA is tied to the medical insurance plan, these dollars may only be used on expenses for eligible dependents covered under the plan. For example, if you take medical insurance for yourself, you may only use these dollars on your expenses.

How can these dollars be used?

The HRA account can be used for medical, prescription drug, dental and vision expenses, as well as a variety of over-the-counter supplies. This includes items such as deductibles, co-insurance or non-covered items. For a complete list of eligible expenses please visit www.discoverybenefits.com.

Can I add dollars to the HRA?

No—this is a Grande sponsored account, so dollars can only be added by Grande based on your elected medical plan.

Can I use all of the dollars immediately?

Yes—the Health Reimbursement Arrangement funds will be available on your first day of benefit plan eligibility.

How do I get reimbursed for these expenses?

Incur the eligible expense, receive a bill and then complete a paper HRA reimbursement form. Fax, mail or email with the bill directly to Discovery Benefits. Reimbursement forms are located on www.grandehealth.com. A debit card option will also be available to pay for eligible expenses using your HRA funds. Use your Wex/Discovery debit card, which is a stored-value Visa debit card that you will receive if you elect medical insurance. You can use this card instead of cash to pay for eligible services and out-of-pocket expenses that qualify. You may be asked to document your Wex/Discovery debit card purchases by providing itemized receipts (Keep receipts). If you have an FSA, the amount will be loaded on the debit card as first payer, with the HRA being funds second payer. If you don't want to use your FSA funds to pay for an expense, you can still submit a reimbursement form to be reimbursed with your HRA funds.

How can I monitor my reimbursements and balance?

You may access your account online at www.discoverybenefits.com by selecting the "Login" tab. Select "HSA, FSA, HRA/Wellness and Commuter Login". To create an account, click "Create your new username and password". You may also monitor your balance by downloading the mobile app or calling the customer service line at 1-866-451-3399.

What happens if I have a life event and drop my medical insurance during the year or drop my medical coverage at the end of the year at annual enrollment?

You will have 90 days to submit for reimbursement of eligible expenses that you incurred while on the medical plan. These dollars will be forfeited if eligible expenses are not submitted after the 90 days.

What happens if employment is separated with Grande?

Other than retirement, the HRA balance is forfeited upon separation of employment.