



A New Way to Get your Health Benefits



Information about your plan

Congratulations!

Your company has chosen to provide you with GroupHRA. GroupHRA gives you greater control and flexibility in managing your health care with additional financial assistance from your employer.



The GroupHRA Advantages

- ▶ **Tax-Free Reimbursement**
You use GroupHRA to receive tax-free reimbursement for your deductible medical expenses
- ▶ **Fund Accumulation**
Your employer may allow unspent funds to accumulate from month-to-month.
- ▶ **Unpaid Claims Tracking and Receipt Storage**
GroupHRA automatically tracks your claims and saves digital copies of your receipts in your account.

What is GroupHRA?

With GroupHRA, your company will reimburse you for eligible medical expenses tax-free.

For specific information on your plan, please visit www.grouphra.com and log in to your account. Call 800-391-9209 or email claims@zanebenefits.com with questions.

How does it work?

Step 1:

Visit the Doctor

After visiting the doctor, your Insurance Carrier will send you an Explanation of Benefits (EOB) in the mail.

Step 2:

Request reimbursement

Log in to your GroupHRA account at www.grouphra.com to submit a claim for reimbursement. If you do not have access to the internet, you can also submit claims via fax or mail.

Step 3:

Receive tax-free reimbursement from your employer

Your employer will reimburse you for your deductible medical expenses tax-free

Overview of the GroupHRA Claims Process



Get EOB from Your Insurance Carrier

After you visit the doctor or hospital, your Insurance Company will send you an Explanation of Benefits (EOB) in the mail. You will use this EOB to receive reimbursement from your company for medical costs.



You Request Reimbursement with EOB

Once you receive the EOB from your Insurance Company, you will use the EOB to request reimbursement from your GroupHRA online, via fax or mail. Go to www.grouphra.com and use your username and password to log into your employee account.



The Claims Processor Approves Your Claim

Your claims will be processed no later than two business days from when they are submitted, but they are generally processed within the hour. If you have questions on claims, please call 800-391-9209 or email claims@zanebenefits.com.



Your Employer Reimburses You

Your company will reimburse you through payroll, direct deposit, cash or check. This money is provided tax-free so you save money on taxes.