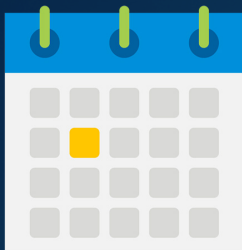




# Your Health Reimbursement Account (HRA)

A flexible employer-funded health benefit to help you pay for healthcare expenses.



## Plan Effective Date:

January 1, 2026



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## We're Here to Help

For questions, please contact MetLife Customer Service.

### Phone

1-877-759-3399, Monday — Friday, from 8:00 a.m. — 8:00 p.m. ET

### Email

[SEHPsupport@healthaccountservices.com](mailto:SEHPsupport@healthaccountservices.com)

### Online

[HealthSavingsAndSpending.metlife.com](http://HealthSavingsAndSpending.metlife.com)

# Your Health Reimbursement Account (HRA)

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## What is an HRA?

A Health Reimbursement Account (HRA) is a tax-advantaged savings account available to you if you enroll in Plans C, J, or N. The State contributes to the HRA on your behalf. You may use the money in your HRA to pay for eligible health expenses. When you earn HealthQuest rewards, you are eligible to receive additional contributions into your HRA. The HRA will end if you terminate employment and you will have 60 days to file manual claims for any expenses incurred while employed for the plan year.

Employees who are not eligible to contribute to a Health Savings Account (HSA) because of one of the following reasons will be able to elect the HRA option:

- Enrolled in Medicare A or B.
- Enrolled in TRICARE.
- Being claimed as a dependent on someone else's tax return.
- Concurrent enrollment in another health plan not considered a Qualified High Deductible Health Plan.

**State Employees:** If you are enrolled in Plan C or N, employer contributions are made to your account quarterly. HealthQuest rewards for Plans C, J, or N will be made throughout the year. If you have remaining HRA funds at the end of the plan year (December 31), the funds do not roll to the next year. Participants will have 60 days from December 31 to file manual claims for expenses incurred in the plan year. If you should terminate employment, you will have 60 days to file manual claims for any expenses incurred while employed for the plan year.

**Non State Employees:** If you are enrolled in Plan C or N, employer contributions are made to your account monthly. HealthQuest rewards for Plans C, J, or N will be made throughout the year. If you have remaining HRA funds at the end of the plan year (December 31), the funds do not roll to the next year. Participants will have 60 days from December 31 to file manual claims for expenses incurred in the plan year. If you should terminate employment, you will have 60 days to file manual claims for any expenses incurred while employed for the plan year.

**Note:** New State and Non-State employees, the Employer Contributions will begin the quarter following the benefit effective date. For additional information visit [Health Reimbursement Account Website](#). The employer contribution amounts are outlined on the following page.

**IMPORTANT:** Should you terminate coverage with the State Employee Health Plan (SEHP) prior to the end of the plan year, you will have sixty (60) days from your last date on SEHP coverage to file any claims incurred while you were covered that plan year. Participants will have sixty (60) days from the end of a plan year (December 31) to file any claims incurred during that plan year.

# HRA Contribution Amounts

Health Reimbursement Account							
		Full-Time Employee			Part-Time Employee		
Plan		Employee Only	Employee/ Spouse and Family	Employee/ Child(ren)	Employee Only	Employee/ Spouse and Family	Employee/ Child(ren)
Plan C	Employer Contribution	\$250 per quarter	\$500 per quarter	\$500 per quarter	\$156.30 per quarter	\$296.88 per quarter	\$296.88 per quarter
		Total: \$1,000 year	Total: \$2,000 year	Total: \$2,000 year	Total: \$625.20 year	Total: \$1,187.52 year	Total: \$1,187.52 year
Plan N	Employer Contribution	\$125 per quarter	\$281.25 per quarter	\$250 per quarter	\$78.15 per quarter	\$210.94 per quarter	\$148.44 per quarter
		Total: \$500 year	Total: \$1,125 year	Total: \$1,000 year	Total: \$312.60 year	Total: \$843.76 year	Total: \$593.76 year
Plan J	Employer Contribution	HealthQuest Rewards Earned	HealthQuest Rewards Earned	HealthQuest Rewards Earned	HealthQuest Rewards Earned	HealthQuest Rewards Earned	HealthQuest Rewards Earned

**Note:** Employer contributions for Non-State employees are made to your account monthly.

## What your HRA covers<sup>2</sup>:

Qualified expenses include:

- Copays, coinsurance and deductibles
- Office visits
- X-rays
- Lab work
- Qualified dental and vision expenses
- Prescriptions
- OTC medications & supplies
- Items such as blood pressure monitors and diabetic testing supplies
- For full list, go to IRS Publication 502: [irs.gov/pub/irs-pdf/p502.pdf](https://irs.gov/pub/irs-pdf/p502.pdf)

## Valuable features make it easy for you

- Seamless enrollment process and account setup
- Easy payments using a single, smart, multipurpose debit card
- 24/7/365 account access through the easy-to-use online portal and mobile app
- Enhanced mobile app technology with the ability to scan bar codes to determine eligible expenses
- Tailored educational resources and decision support tools and one-click answers to your benefits questions

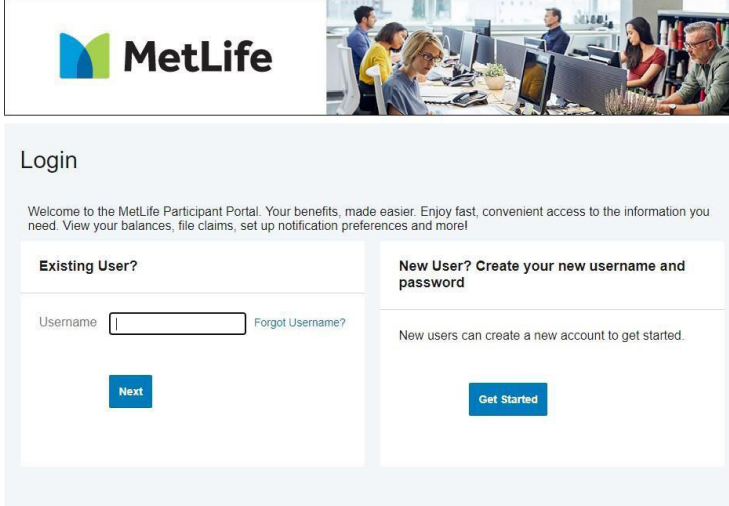


**Take advantage of tax-free employer dollars to keep more money in your wallet**

# Accessing Your HRA Online

## Step 1: Log in to your account

- Go to [HealthSavingsAndSpending.MetLife.com](https://HealthSavingsAndSpending.MetLife.com).
- If this is your first-time logging in, you'll need to create an account. Under **New User? Create your new username and password**, click **Get Started**.



The screenshot shows the MetLife login interface. At the top left is the MetLife logo. To the right is a photograph of several people working at computers in an office. Below the header, the word "Login" is displayed. A welcome message reads: "Welcome to the MetLife Participant Portal. Your benefits, made easier. Enjoy fast, convenient access to the information you need. View your balances, file claims, set up notification preferences and more!" There are two main sections: "Existing User?" and "New User? Create your new username and password". The "Existing User?" section has a "Username" input field, a "Forgot Username?" link, and a blue "Next" button. The "New User?" section has a blue "Get Started" button. Below the "New User?" section, it says "New users can create a new account to get started."

## Step 2: Provide personal information

- A **User Identification** box will appear.
- Follow the on-screen instructions, filling in your first name, last name, and zip code and then either your Social Security number or Employee ID.
- Click the **Next** button.



The screenshot shows the MetLife "Verify User" page. At the top left is the MetLife logo. To the right is a photograph of several people working at computers in an office. Below the header, the word "Verify User" is displayed. A progress bar at the top shows 25% completion. The instruction reads: "Complete the information below to verify your identity." There are four input fields: "First Name\*", "Last Name\*", "Zip Code\*" (with a note "Please enter your 5 digit zip code"), and "Identification Number" (with "SSN\*" below it). At the bottom left is a "Cancel" button and at the bottom right is a blue "Next" button.

# Accessing Your HRA Online...Continued

## Step 3: Create your username and password

The password must have a minimum of 8 characters, contain upper and lowercase letters, at least one number and a special character.

- Click the eye icon to view the text you have entered for your password.
- Click **Remember Me** if you would like the website to remember your username for future log ins.
- Click the **Submit** button to continue. Please keep a safe record of your username and password.



### Change Username and Password

Please change your login information. \*Required


Username\*   
Your username may contain alphanumeric characters and any of the following special characters: period (.), at sign (@), underscore (\_), and dash (-).

New Password\*  👁  
The password must: Have a minimum of 8 characters - Not be one of your last 3 passwords - Contain upper and lowercase letters - Contain at least one number

Confirm Password\*  👁

## Step 4: Security questions

- Select and answer three security questions.
- Click the **Next** button to complete the process.
- For security reasons, you may be asked one of these questions when completing certain account functions or after logging into your account.
- Please keep a safe record of your security questions for future reference.



### Security Questions

Please enter an answer to any 3 security questions to complete your user setup. To keep your information secure, you will be asked to answer 3 of these questions to complete sensitive actions within the portal such as resetting a forgotten password. \*Required

Select a question...

Select a question...

Select a question...

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# Add or Remove a Bank Account

## Add a bank account

### Step 1:

- Add a personal bank account to your MetLife account(s) by selecting **Accounts**.
- Under **Profile**, select **Banking**.
- Select **Add Bank Account**.

### Step 2:

- Complete the required fields and click **Submit**.
- Review the pop-up message and click **Submit**.

### Step 3:

A micro-deposit ranging from \$0.01 - \$0.99 will be made to your personal bank account in the next 1-3 business days for security purposes. You can confirm the deposited amount by visiting the MetLife Participant Portal at [HealthSavingsAndSpending.MetLife.com](https://HealthSavingsAndSpending.MetLife.com).

- The link will read **One or more bank accounts require activation**.
- Click on **Activation**.
- Enter the amount that was deposited in your personal bank account.
- Click **Submit**.

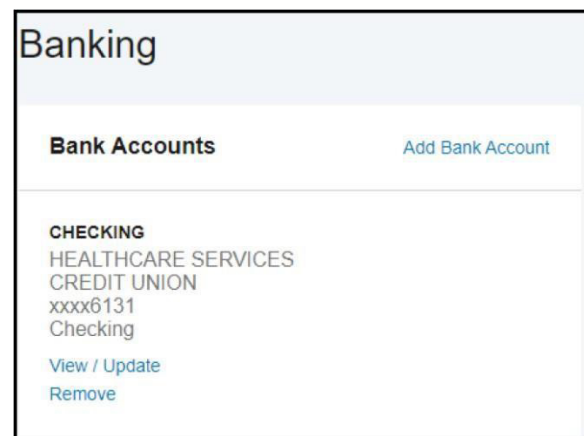
## Remove a bank account

### Step 1:

- Go to Accounts, then **Profile** and select **Banking**.
- From there you will see the account(s) you have added.

### Step 2:

- Underneath the account will be the option to **View, Activate, or Remove**.
- The **Remove** button will only be visible when the bank account updates are allowed for the participant and if there are no pending ACH HRA transactions.



# How to File a Claim

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You can submit your claim through the Participant Portal, mobile application, or reimbursement Request Form (accessible from your Participant Portal). Once the claim is approved, funds will be reimbursed directly to you via check or direct deposit (depending upon accounts linked). When filing a claim if you did not use your debit card, you will need to show that the expense has been paid out of pocket. Should your claim be denied, you'll receive a communication advising what further information is needed. This will be located under the Message Center tab.

## Step 1:

- Click on **Accounts** from the top navigation.
- Under **I Want To** select **Reimburse Myself** or **Send Payment**.
- You'll be brought to a new page where you will select an account and a payee.

## Step 2:

- To file a claim and request reimbursement, select the plan you choose to pay from.
- Choose whether you want the reimbursement sent to yourself (via direct deposit to your personal bank account or a check) or to someone else (e.g. a provider), via check.
- Click **Next**.

## Step 3:

Upload a receipt with the following to validate your claim:

- Date(s) of service
- Types(s) of service
- Cost of service(s)
- Merchant name/information

**Note:** Receipts must be uploaded in the following file types: JPG, JPEG, GIF, PNG, or PDF. The file size cannot exceed 8MB. Only 4 documents can be uploaded at one time.

## Step 4:

Next, you'll provide details about your claim:

- Start date of the service
- End date of the service
- Amount
- Provider
- Category
- Type of service
- Recipient
- Answer yes or no to whether you drove to receive your product/service
  - If yes, enter how many miles you drove

**Note:** If the transaction is a co-pay, please note this on the receipt from the provider's office.

# How to File a Claim...Continued

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## Step 5:

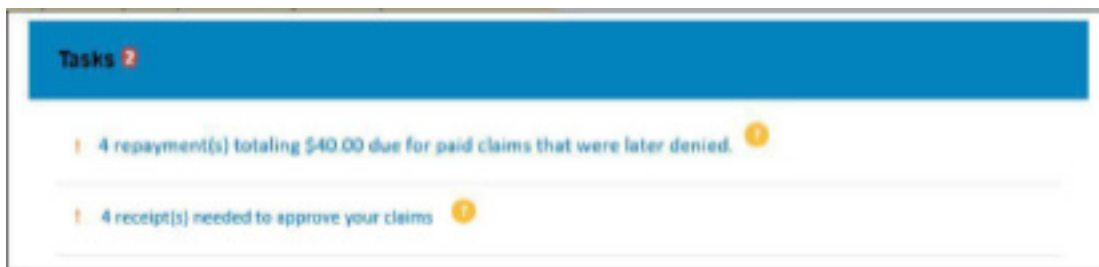
- Review the transaction summary to make sure that all the information was entered correctly.
- You'll be asked to agree to the Terms and Conditions
- Click the **Submit** button.
- **Add Another** allows you to file multiple claims together without having to submit one individually.

## Step 6:

Once you click **Submit**, you'll see a Print Confirmation, giving you the ability to print the page for your records.

## Submit a repayment

If we have not received sufficient documentation in a timely manner on any paid claims, we'll request repayment from you. If you need to make a repayment, you'll see a message under the Message Center tab or in the Tasks section on the Home page.



To repay a claim you can utilize either of the two options below:

### Option 1:

Click **Repay** to repay the claim(s) via a transaction directly from your personal bank account you have on file. If you do not have a bank account linked to your portal, visit the **Add Bank Account** for instructions.

### Option 2:

Print a **Denial Letter with Repayment** and send in a personal check with this notification to the mailing address shown at the bottom of the Denial Letter.

**Note:** If you believe you have sufficient documentation for a claim that has been denied and is pending repayment, you can select the Upload Receipt option. The upload option may not be available if your original claim documentation was denied as ineligible. However, you may still submit along with a corresponding claim notification from your message center for re-evaluation.

# MetLife Debit Card

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Your MetLife debit card provides you access to your HRA funds. Use it to pay for qualified expenses when you visit your doctor or dentist's office or to pay for prescriptions. Please visit the **Education and Resources** page under the **Tools & Support** tab on the participant portal for a list of qualified expenses.

## Advantages of the debit card:

- Pay directly from your account(s) at the point-of-sale for qualified expenses.
- Charges are paid directly to the provider/retailer.
- No waiting for reimbursement.



## Qualified expenses:

The IRS determines what expenses you can pay for. For more information, see IRS Publication 502 at [irs.gov/pub/irs-pdf/p502.pdf](https://www.irs.gov/pub/irs-pdf/p502.pdf). In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Please refer to your employer's plan document for the latest list of qualified expenses under your plan.

## Using the card:

To activate your debit card, call the activation line at: 1-866-898-9795. If you have issues activating your card, please contact MetLife Customer Service at 1-877-759-3399, we're available Monday through Friday, 8:00 a.m. to 8:00 p.m. Eastern time.

Some accounts may not require you to submit documentation for purchases made at retailers that use an Inventory Information Approval System (IIAS). These merchants will approve eligible expenses at the point of purchase. You should save all receipts. For a complete list of IIAS merchants, visit [sig-is.org](https://www.sig-is.org).

You'll be able to create a PIN when you activate your debit card. Some merchants may require you to select a PIN at time of purchase. If offered a choice, you can use the card for signature-based transactions - select the credit option to sign your receipt instead of being required to provide a PIN.

When using your card at these merchants, you'll swipe your card for the entire purchase amount. Eligible expenses will be charged to your debit card. You'll need to use another form of payment for any ineligible items. Documentation may be required if eligible items are not verified at the point of sale. You will receive an email or mailed notification if documentation is required.

**The daily transaction limit on your MetLife Debit Card for all transactions is \$5,000.**

You can add your MetLife Benefits Card to your digital wallet through Google Pay or Apple Pay.

## Ordering additional card(s):

Two debit cards are issued to you. To order additional debit cards at no cost, go to **Banking/Cards** and click **Order Replacement Card**. Click **Submit**.

# MetLife Mobile App

Save time and gain the insight you need to manage your account(s) by downloading our mobile app. To download, search **MetLife HS&SA** on the Apple or Android app store on your mobile device.

Our secure mobile application makes managing your account easy through quick access and intuitive navigation to all your account information! This app is designed for your Apple device (including iPhone®, iPad®, and iPod touch®) version 6.0 and higher or Android device, version 2.2 or higher.

## Easy, convenient and secure

- Simply log in or register to begin managing your account quickly and easily.
- Utilize your user ID and password to register on the participant portal.
- No sensitive account information is ever stored on your mobile device. Secure encryption is used to protect all transmissions.

## Connects you with the details

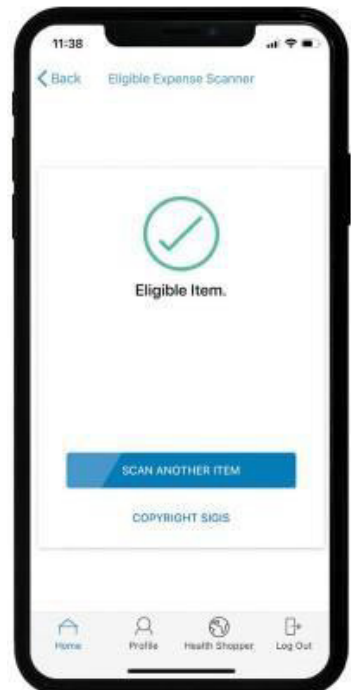
- Quickly check available balances, including investment balances.
- Access account details.
- Click to call or email MetLife Customer Service with questions.
- View notifications and messages about your account.

## Provides additional time-saving options

- View transaction details.
- File a claim and upload receipt documentation with your mobile camera.
- Initiate a repayment for an ineligible expense.
- Use Expense tab to enter medical expense information upload receipts to store for personal recordkeeping.

## Eligible expense scanner (available post-login only)

- Scan the bar code of a product to determine if it is an eligible expense for your account(s).
- Real-time product look-up to display whether the product is eligible, ineligible, or not found.



# Frequently Asked Questions (FAQ)

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## 1. How do I know how much is available to me through my HRA each plan year?

State employees receive contributions quarterly and non state employees receive contributions monthly. You can check your available balance on the participant portal or mobile app at any time.

## 2. Can I be reimbursed for my dependents' qualified expenses?

Yes, if your dependent meets the definition of a dependent as defined by the IRS.

## 3. What can I use the money for?

Qualified expenses include:

- Health insurance deductibles
- Coinsurance and co-pays
- Other expenses included in IRS Publication 502—Medical and Dental Expenses as eligible or qualified expenses.

Qualified expenses must be incurred by you and/or eligible members of your family and take place within the benefit plan year.

## 4. How do I access HRA funds?

There are three ways to pay for expenses:

1. You can use a debit card which is connected to your account.
2. You can also pay providers directly through the online participant portal.
3. Pay out of pocket and submit receipts for reimbursement.

## 5. If I use the debit card, do I have to provide a receipt?

IRS rules require MetLife to validate your debit card transactions. Even if you used your card at a doctor's or dentist's office, not all services are eligible. You may be asked to submit your itemized receipt or documentation to validate your expense.

## 6. What does my receipt have to include?

An Explanation of Benefits (EOB) is the preferred documentation to validating medical claims. A valid receipt should contain the following items;

- Patient name
- Service provider
- Service date
- Description
- Amount your responsible for

## 7. How can I keep track of my account?

You'll have 24/7/365 online access to account information through the online portal and mobile app. You can view details on contributions, balance and spending. Download the MetLife HS&SA app for your device from the Apple app store or Google Play and login using the password you use to access the online portal.

# FAQ...Continued

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## **8. What happens if I don't use all my account funds during a particular period?**

HRA claims must be incurred during the calendar year (January 1 – December 31). You have 60 days at the end of the plan year to submit claims incurred for the prior year. Any money left in your HRA at the end of the year will be retained by the State of Kansas.

## **9. What happens when I retire or terminate?**

The HRA is not portable and should you terminate coverage with the SEHP prior to the end of the year, you will have sixty (60) days from your last date on SEHP coverage to file any claims incurred while you were covered that plan year.

Like most group benefit programs, benefit programs offered by MetLife and its affiliates contain certain exclusions, exceptions, waiting periods, reductions of benefits, limitations and terms for keeping them in force. Nothing in these materials is intended to be, nor should be construed as, advice or a recommendation for a particular situation or individual. Any discussion of taxes is for information purposes only, does not purport to be complete or cover every situation, and should not be construed as legal, tax or accounting advice. You should consult with your own advisors for such advice. Federal and state laws and regulations are subject to change.

1. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Please refer to your employer's plan document for the latest list of qualified expenses under your plan.

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L0824042337[exp0826][All States][DC, GU, MP, PR, VI]

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