

Coordinating Your HRA and FSA Benefits

Important information for HRA & FSA Participants

Your employer provides you with tax-free reimbursement for certain health care expenses through a **Health Reimbursement Arrangement (HRA)** and **Medical Flexible Spending Account (FSA)**. Both of these programs are regulated by the IRS and are subject to specific rules and regulations.

Important Reminders:

1. Substantiation

Please retain copies of your receipts and Explanation of Benefits (EOB's) from your health insurance plan. You may be required to submit these items to Group Dynamic, Inc. at a later date to substantiate your claims for reimbursement. They may also serve as a good resource to help anticipate your medical claims for next year.

2. "Double-Dipping"

It is important to note that you cannot receive reimbursement for an expense through your Medical FSA or HRA if it has been (or will be) reimbursed to you by any other source. For example, do not submit claims under an FSA that have been reimbursed by your HRA and vice-versa.

3. Mileage reimbursement

IRS regulations permit you to be reimbursed for mileage to and from qualified medical appointments under your Medical FSA.

4. COBRA Coverage

Both the HRA and Medical FSA are subject to COBRA continuation coverage rules should you experience a qualifying event.

5. Additional Questions

You may contact our Reimbursement Team at 1-800-626-3539 or 207-781-8800.

6. Manage Your Accounts and Submit Your Claims

To view and manage your accounts on-line, go to GDI's website www.gdynamic.com and click on Participant Portal. You can submit FSA claims and upload substantiation directly on the portal. HRA and FSA claims can be submitted manually by any one of following methods:

- Scan & Email to: claims@gdynamic.com;
- Fax to: 207-781-3841; or
- Mail to: Group Dynamic, Inc., 411 US Route One, Falmouth, Maine 04105.