Income-Based Health Reimbursement Arrangement (HRA) for Nemours Children's Health Medical Plans: FAQ

What is a Health Reimbursement Arrangement?
An HRA is a benefit account owned and funded by Nemours Children's Health. The funds are used by associates and their dependents to pay for eligible medical and prescription expenses.

Who is eligible for the HRA?
Eligibility is based on household income and family size. This is available to associates and their families in the High PPO (previously the Red plan), EPO (previously the Blue plan), or Mid PPO (previously the White plan) medical plans.

This is not available for associates on our Low PPO with HSA Plan (previously the Green plan) or the SAVI plan.

Who contributes to an HRA?
Nemours funds the HRA. Associate contributions are not permitted.

What are the HRA annual contribution limits?
$1,000 for associates enrolled in single coverage and $2,000 for associates enrolled in family coverage. *Family coverage includes any combination of spouse and/or children.*

Will I get a new Health ID card?
Yes. Once your application has been approved and processed, you will receive a new ID card in the mail. The ID card will say HRA in the top right-hand side of the card.

What is an HRA eligible expense?
The HRA expenses include copays, coinsurance, deductibles, and prescriptions.

Please note that the system is not able to set the funds so that it only applies to in-network benefits. This means that you will get one set amount regardless of whether you use it for in-network or out-of-network expenses. For example, an associate does not receive $1,000 in-network and $1,000 out-of-network. It's just $1,000. Since out-of-network services have separate deductibles, coinsurance, and out-of-pocket maximum amounts, it's best to stay in-network for the best use of the funds.

How do I use the HRA?
You will need to present your new Health ID card to your provider and pharmacy. When the claims are submitted, the funds will be deducted from the HRA account. Any expenses outside of the annual contributions will be your responsibility to pay.

If I leave Nemours, can I keep the funds?
Associates cannot keep any remaining funds when they leave their employment, whether termination is voluntary or involuntary. However, if you enroll in COBRA and continue your coverage, you will have access to those funds.

Do HRA funds roll over?
No.

Can I get reimbursed from both my HRA and FSA?
You cannot claim the same expense twice in order to get reimbursed from multiple

accounts. In other words, you cannot get reimbursed by your HRA and the FSA for the same expense. There is no “double dipping.”

If you have an HRA and FSA, there are some situations that may allow reimbursement from multiple accounts, though not for the same total expense. For example, you have an HRA and FSA, and you incur a $500 bill. In your HRA, you have $200 available to spend, so you receive reimbursement for that $200. The remaining $300 may be covered by the FSA since that amount had yet to be reimbursed.

How do I apply for this benefit?
You will need to complete the 2026 Income-Based Health Reimbursement Arrangement form and upload it to Empyrean (www.NCHBenefits.org) with your 2024 federal income tax return (Form 1040).

If you are single and file a single tax return or are married and file a joint tax return, please include your federal income tax return with this application. If you are married and file separate returns, please include both your and your spouse’s 2024 federal income tax returns with this application.

Deadlines for the application and tax return submission:

- Annual Enrollment applications for 2026 - by **Nov. 30, 2025**
- New hires, rehires, newly eligible associates – **30 calendar days** from your event date
- Qualified life events – **30 calendar days** from your event date

Any missing documentation can delay the process.

Questions?
Contact the HR Solutions Call Center at 877.458.9699.