

HRA Participant Reference Guide

How to File an HRA Claim

Welcome to ESG!

Health Reimbursement Accounts (HRA), enabled through IRS Tax Code Section 105, are employer-sponsored accounts used to reimburse employees for un-reimbursed medical expenses. An HRA is generally offered in conjunction with a high-deductible health insurance policy. As a plan participant, you will use the allocated money in the HRA tax-free to pay for health care expenses not covered because of the higher deductible OR other eligible medical expense, as outlined in the Summary Plan Documents.

How to Request Reimbursement

- ✓ You may request reimbursement any time a qualifying expense has incurred. You must receive an EOB (explanation of benefit) from the insurance company. This expense does not have to have been paid for, but the date of service must be within the plan year.
- ✓ Simply log into your ESG Consumer portal or complete the HRA claim form along with attaching all supporting EOB's to adjudicate the claim.
- ✓ Email scanned copies of your EOB to customerservice@esgcorp.biz or submit via smartphone mobile application (Benefits by ESG Smartphone App on iOS and Android).
- ✓ Qualified reimbursements are limited to: (a) eligible expenses incurred during the applicable plan year and pursuant to the plan design, (b) for eligible plan participants, and (c) for expenses not previously reimbursed under this or any other benefit plan or claimed as an income tax deduction. It is your responsibility to comply with these guidelines and avoid submitting duplicate or ineligible claims. ESG or your employer will not be held responsible for invalid claims for reimbursement made.

Once a request is reviewed and approved, you will receive a direct deposit to the bank account on file in the ESG Consumer portal or by default a reimbursement check will be mailed to your home address.

Full Service Online Account Dashboard

- ✓ One-stop portal gives you 24/7 access to view information and manage your ESG accounts.
- ✓ Participant Login: <https://esgcorp.lh1ondemand.com/Login.aspx>
- ✓ ESG Customer Service will email initial employee username.



Employee Solutions Group

Contact us with questions:

Toll Free: 877.668.8522

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