



A Health Reimbursement Arrangement (HRA) is an IRS approved, employer-funded health benefit plan that can reimburse employees for out-of-pocket medical expenses. Your employer designates which out of pocket expenses qualify for reimbursement and a specific dollar amount available to you.

Because the money contributed by your employer doesn't count as income, there are no tax implications.

Omega World Travel offers an HRA Plan that corresponds with the Cigna Plan 1 with HRA.

- **Single - If you are enrolled in the group's Cigna Plan 1 with HRA, you are eligible for \$2000.00 annually to pay for your Medical and Rx Deductible Expenses**
- **2 Person and Family – If you and your spouse and/or dependent(s) are enrolled in the group's Cigna Plan 1 with HRA, you are eligible for \$4000.00 annually to pay for your Medical and Rx Deductible Expenses.**
- **You have access to the available funds for the plan year while you remain an active employee. Claims must be submitted within 90 days of the plan year end date.**
- **Funds do not carryover at the end of the plan year. If you terminate coverage, funds are only available for services incurred through the end of the month of the termination. You will have 90 days to submit those expenses.**

You are able to track your available funds and expenses that have been processed by utilizing the Consumer Portal at www.amben.com

- From the Home Page, click on the Participants button and choose WealthCare login.
- If you are an Existing User, enter your username and password. If you are a New User, choose Register.

Please contact American Benefits Group at (800-499-3539) if you have any questions regarding your HRA Plan.