

Vital

FAQs for Employees



Using a Health Reimbursement Arrangement (HRA) can be a new experience for many employees. These FAQs will help answer your questions about your company's new health account.

What is an HRA and how does it benefit me?

A Health Reimbursement Arrangement (HRA) is a benefit provided by your employer that reimburses you for individual health insurance premiums and qualified medical expenses on a tax-free basis. This means the money you receive as a reimbursement is not counted as income, saving you money on taxes. If your company HRA reimburses for health insurance premiums, you have the flexibility to choose a health insurance plan that fits your unique needs, rather than being limited to a few options under a group plan.

How do I enroll in a health insurance plan?

When you accept your Vitable HRA benefit in the platform, you'll immediately see all the health insurance plans available in your area. You can filter and compare costs, provider networks, and coverage details to find the plan that works best for you. If you'd like extra help, you can call our support line to connect with a licensed advisor, who will walk you through your options and answer any questions you have.

What coverage options are available?

Through Vitable's plan marketplace, you'll be able to see both on-exchange plans from your state or federal insurance exchange and off-exchange plans that may also be available in your area. Depending on your location, this could mean dozens—or even hundreds—of plan options. You can filter and compare plans directly in the platform, and if you'd like extra help, our licensed advisors are available to walk you through the differences and ensure you choose a plan that fits your needs and budget.

How do I know how much I'm being offered?

You can log into the Vitable dashboard, where your HRA benefit will be clearly displayed. The system will show you exactly how much your monthly allowance is toward the purchase of health insurance plans.

How do reimbursements work?

There are two ways your reimbursements may be handled, depending on how your employer set up the plan:

Direct Reimbursement: You pay your monthly premium directly to your insurance carrier, then log into the Vitable member portal to upload proof of payment. Once approved, your reimbursement is deposited into your bank account—usually within 5–7 business days.

Payroll Deduction (Automated): Your premium is paid directly through Vitable, and your share is deducted from your paycheck based on reports provided to your employer. In this case, you don't need to upload receipts—payments are automated, and your coverage stays active without extra steps.

Who pays for the plan? How much does it cost?

Your employer provides an allowance through the ICHRA, which contributes to the cost of your plan. Any remaining portion of the premium is paid by you directly or may be deducted from your paycheck.

The cost of your plan depends on the coverage you choose and who is included, such as dependents. Your Vitable enrollment specialist will help you compare different plans and their costs to find one that fits your budget and needs.

What information do I need to bring to the enrollment meeting?

If you make an appointment to meet with a licensed Vitable agent, you can make your enrollment meeting as efficient as possible, please have your Social Security Numbers (SSNs) for yourself and any dependents, dates of birth for all family members, household income information, and a list of doctors and prescriptions that are important to your care.

Does a QSEHRA/ICHRA count as an employer-sponsored insurance plan?

While a QSEHRA or ICHRA is not a traditional employer-sponsored insurance plan, it does qualify as an employer-provided health benefit. Some company's limit your enrollment in a spousal plan based on whether you are offered employer-sponsored insurance at your own company. Whether you can join your spouse's employer-sponsored insurance plan depends on the specific eligibility rules of that plan. Generally, offering a QSEHRA/ICHRA is considered to be employer-provided health if it meets ACA affordability guidelines. But check with your spouse's employer to confirm.

What if I'm on my spouse's health insurance?

If you're covered under your spouse's group health insurance plan, you may still be able to enroll in your company's HRA, depending on how your plan is set up. While you cannot be reimbursed for health insurance premiums from your spouse's plan, your HRA account could reimburse you for other eligible medical expenses, such as copays, prescriptions, or deductibles. Please review your plan details or contact Vitable for more information about eligible expenses and how your HRA benefits may complement your current coverage.

Are my contributions to health insurance premiums tax-free?

If you choose an off-exchange health insurance plan, your contributions to premiums are typically made on a pre-tax basis, reducing your taxable income. For on-exchange plans, contributions are paid post-tax but may be tax-deductible as a medical expense. Additionally, any reimbursements you receive from your employer through an ICHRA or QSEHRA are tax-free, providing further savings. For more details about your specific situation, please refer to your plan or consult your employer.

Can I check if my doctor or hospital is in-network?

If you choose an off-exchange health insurance plan, your contributions to premiums are typically made on a pre-tax basis, reducing your taxable income. For on-exchange plans, contributions are paid post-tax but may be tax-deductible as a medical expense. Additionally, any reimbursements you receive from your employer through an ICHRA or QSEHRA are tax-free, providing further savings. For more details about your specific situation, please refer to your plan or consult your employer.

What if I don't receive my insurance card in time?

If your insurance card doesn't arrive before your coverage begins, contact Vitable's support team immediately. They'll help you confirm your enrollment with your insurance carrier and guide you on how to access care without a physical card. Most carriers offer digital cards or temporary proof of coverage, which can be accessed through their websites or apps.

What types of expenses can be reimbursed?

Your ICHRA always covers individual health insurance premiums, and depending on your company's plan design, it may also reimburse other healthcare costs like copays, prescriptions, mental health services, or specialist visits. You can check the details of your allowance in your Vitable account, and our support team can confirm which expenses are covered for you.

What happens if I don't use my full allowance?

Unused HRA funds stay with your employer. Depending on how your plan is set up, unused amounts may roll over into the next month or plan year, or they may follow a "use it or lose it" rule. You'll be able to see your remaining balance in your Vitable account, and your employer will let you know if your plan includes rollover.

How long has Vitable been around? How many clients do you have?

Vitable was founded in 2020 and currently serves over 100,000 employees from more than 400 employers ranging from two-person startups to 10,000+ employee companies.

What if I have questions about my plan or benefits?

Vitable's dedicated support team is here to help with any questions you may have. Whether it's understanding your plan, clarifying reimbursement policies, or troubleshooting issues with coverage or claims, our team is just a phone call or email away. We're committed to making sure your experience is smooth and hassle-free.

Have Additional Questions?

If you have any questions, our support team is here to help! We're available Monday to Friday from 9 AM to 6 PM EST and on weekends from 9 AM to 12 PM EST. You can call or text our main phone number, chat in the Vitable app, or email us directly.



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