RCAB High-Deductible Health Plan/Post Deductible Limited Purpose Health Reimbursement Account
Frequently Asked Questions
July 2026

1. I am considering enrolling in the RCAB High-Deductible Health Plan (HDHP). I have earned wellness incentives while enrolled in the RCAB Enhanced Health Plan, which were then deposited into a HealthEquity Health Reimbursement Arrangement (HRA). What will happen to my HRA dollars?

An individual enrolled in an HDHP cannot maintain both a Health Savings Account (HSA) and an HRA at the same time, per federal law. The RCAB Benefits Department has set up a separate Post Deductible Limited Purpose HRA (PDLPHRA) account for each employee with an HRA balance who switches to the HDHP effective July 1, 2026 and later. Any remaining HRA balances will be rolled into a PDLPHRA once the 90-day runout period for the HRA has elapsed. (The run-out period is when an HRA participant can submit final claims and supporting documentation for expenses incurred while still active on the Enhanced/Basic Plan.) That means that you won't be able to access these PDLPHRA funds during that 90-day period. Once the PDLPHRA funds are deposited after 90 days, you will be able to use the funds for eligible dental, vision, and preventive expenses only, unless you have already satisfied the IRS Minimum Deductible for the HDHP (see more in FAQ #2).

2. What does "post deductible limited purpose" mean?

"Post deductible limited purpose" means that these HRA funds are only available for qualified expenses incurred after July 1, 2026 (or the applicable date you enroll in the HDHP, if later), which are limited to eligible dental,vision, and preventive care expenses until you have satisfied the 2027 IRS Minimum Deductible for the HDHP ($1,750 for Individual/$3,500 for Individual+1 and Family). Once your HDHP deductible is satisfied, you can use these PDLPHRA funds for qualifying medical expenses too, such as annual deductible amounts over $1,750 (individual plan) and $3,500 (family plan and individual +1) and co-insurance. Note that these minimum deductible amounts may change in the future.

3. Will I receive a new HealthEquity card for my PDLPHRA account?

No, you will not receive a new card. Instead, you will use your existing HealthEquity card for any future eligible expenses.

4. How do I know when my HDHP deductible has been satisfied? How do I notify HealthEquity that my deductible has been satisfied?

You can check your progress toward satisfying your deductible by logging in to your MyBlue account at http://member.bluecrossma.com/login. Your overall deductible, the amount you have contributed toward your deductible, and the amount remaining to satisfy your deductible are displayed on the main page of your account under Health Plans. You may also call Blue Cross Blue Shield Member Services at 1-800-832-3871.

Once you have met your deductible, log in to your HealthEquity account and certify that you have met the deductible. The portal will provide step-by-step instructions. If you need assistance with certification, contact HealthEquity Member Services at 1-877-694-3938.

5. How can I find out my PDLPHRA account balance?

Approximately 90 days after your enrollment in the HDHP, and if you had a prior HRA account with funds in it, you can check your balance in the HealthEquity portal or contact HealthEquity at myhealthequity.com or 1-877-694-3938 .

6. If I disenroll from the RCAB Health Plan and/or leave employment with the RCAB, will I still be able to use the funds in my PDLPHRA?

No. Once you end participation in the RCAB Health Plan, any funds remaining in your PDLPHRA will be forfeited. You are permitted to use the funds during a run-out period (see #1, above).

If you elect to continue your health coverage through the RCAB Continuation of Coverage program and you are switching from the Enhanced or Basic Plan to the HDHP, a PDLPHRA will not be opened for you.

7. How can I use funds from the PDLPHRA to pay for eligible expenses?

In order to use PDLPHRA funds to reimburse yourself for eligible expenses, you must submit a claim to HealthEquity manually by mailing/faxing the attached form or logging in to your online HealthEquity account through your desktop or mobile app and uploading the form.

These Frequently Asked Questions do not constitute tax or legal advice. You should consult your own advisors for answers to tax and/or legal questions.