Updated January 2020

Can I make contributions to the HRA?
No, the IRS does not permit employee contributions to an HRA.
How is an HRA different from an HCRA?
In order to have a Health Reimbursement Account (HRA) at the University, you must enroll in
either the Aetna PPO or the Aetna EPO. In addition, only the University is permitted to make
contributions to the HRA.
You can establish a Health Care Reimbursement Account (HCRA) whether or not you enroll for
medical coverage. You make contributions to the HCRA through payroll deductions; the University
does not contribute to an HCRA. When you incur an eligible expense (which includes medical,
prescription drug, dental and vision expenses for you and/or your dependents), you can choose to
pay your share of those expenses using an HCRA.
Can I use the HRA to pay expenses for my dependents?
Yes you can use your HRA for your dependents.
Will I automatically receive the healthy incentive into my HRA?
In order to receive the healthy incentive, you must complete a Health Assessment and will have or
have had an Annual Physical. You will receive more information about these requirements
throughout the calendar year.
Why doesn’t YU make a base contribution to the Empire PPO HRA?
Our goal is to encourage maximum participation and utilization in the network option which will
give you and YU the maximum savings. Aetna’s EPO Plan guarantees deeper discounts and
negotiated rates for facilities, doctors and other medical and mental health providers. The
University provides a higher base contribution to the Aetna HDHP to help offset the significantly
higher deductibles under that plan.
What if I have amounts left in my HRA at the end of the year?
Any unused amounts in your HRA at the end of the year carry over to the following year and get
added to the following year’s contributions. There is no limit to the amount you can accumulate.
What happens to amounts in my HRA if I leave the University or retire?
If you leave the University for any reason, including retirement, any amounts in your HRA are