



## ELIGIBILITY

Administrators and IFO Faculty are eligible for an HRA employer contribution if they meet the following criteria:



- If the employee is actively employed on January 1, 2025.
- If the employee is receiving an employer contribution to the State's health insurance program on January 1, 2025.
- If the employee has a balance greater than \$700 in their HRA, the employee's contribution will instead be credited to their Health Care Savings Plan (HCSP) administered by MSRS.

If the first two bullets are true and the employee has a balance greater than \$700 in their HRA, the employee is not eligible to receive an HRA contribution. Instead, they are eligible for an equivalent contribution to a Health Care Savings Plan account (HCSP) administered by the Minnesota State Retirement System (MSRS).



## CONTRIBUTION

\$800 will be contributed for eligible Administrators and \$1000 will be contributed for eligible IFO members.



## START & END

Eligible expenses can be submitted to Benefit Resource beginning in January 2025. If your employment with Minnesota State ends, your HRA will end and you may elect to continue through the end of the year or continue the HRA benefit with COBRA or the Minnesota State Alternate Plan.



## REIMBURSEMENT

HRA Accounts reimburse for the same types of expenses as the Medical/Dental Expense Account (MDEA). In addition, HRAs reimburse participants for Long-Term Care premium payments and individual health insurance premiums. Reimbursement requests for health expenses must be submitted by Saturday February 28, 2026 for the 2025 plan year.



## MDEA

You do not need an MDEA to have an HRA. Funds in the HRA can roll-over from year to year, unlike an MDEA.

## IMPORTANT REMINDER

In order for dependent expenses to be reimbursed from your Minnesota State HRA, an IRS rule states that dependents must be covered either by the State of Minnesota Advantage Health Plan or through another employer's group health plan. You will need to attest to group coverage and provide dependent information in order for dependent claims to be eligible from the Minnesota State HRA.



Visit [BenefitResource.com/state-of-minnesota](https://BenefitResource.com/state-of-minnesota) to access all Minnesota State HRA and State of Minnesota pre-tax benefit plan materials, including plan documents, Open Enrollment materials, forms, videos, and more!

