

Do you have an offer of a Health Reimbursement Arrangement (HRA) from your employer?
Good news! You can enroll in Pennie coverage by following the steps below:

Step 1

Gather the document you received from your employer regarding your offer of an HRA. This letter should detail:

- ✓ Type of HRA offered to you
- ✓ Benefit amount
- ✓ Your employer

Step 2

Start your Pennie application [here](#)

Step 3

When filling out your Pennie application you will be presented with questions regarding your HRA. The answers can be found on the letter your employer gave you. These questions will display under the header *Health Reimbursement Arrangement Detail* in the Pennie application.

Note: You may want to use this [Pennie resource](#) to help you fill out this section.

Step 4

Submit your Pennie application!

Step 5

If you submit your Pennie application outside of the Open Enrollment period (Nov. 1 – Jan. 15), you must select the HRA Special Enrollment Period that applies to you. You will then submit the letter from your employer detailed in Step 1.

Step 6

Enroll in coverage!