



HRA: TAX-FREE HEALTH SAVINGS COMPLIMENTS OF YOUR EMPLOYER

An E Benefits Administration health reimbursement arrangement (HRA) is an employer-funded account that can be customized to meet the needs of both employees and employers.

Employers benefit from a health reimbursement arrangement by purchasing a less expensive high-deductible health plan (HDHP), then using the savings to set aside money tax-free in an HRA health plan that pays for employees' eligible medical expenses. This empowers employees and puts them in control of their health care.

Unlike a [health savings account](#) (HSA) or [flexible spending account](#) (FSA), a health reimbursement account is both owned and funded by the employer. The employer decides:

- How much to contribute to the HRA.
- What expenses are eligible for health reimbursement (within IRS guidelines).
- Whether HRA account funds roll over to the next plan year and if they do, what percent (unused funds can't be given back to employees).
- Whether or not employees leaving voluntarily can keep their HRA account balances.

HRA benefits are usually provided to complement a high-deductible health plan (HDHP), but can be paired with any type of health plan or used alone. Once your health reimbursement account funds are gone, you pay all new and remaining expenses out of pocket.

THE BENEFITS OF HRA ADMINISTRATION WITH E BENEFITS ADMINISTRATION

- **Flexibility** - As HRA administrator, E Benefits Administration realizes each employer's health reimbursement arrangement plan design can vary. That's why we have the tools to accommodate. Do participants need to meet an out-of-pocket threshold before the HRA dollars kick in? No problem. Would you like to offer a debit card? Free of charge. Need to restrict what expenses are eligible? We can limit the debit card network. E Benefits Administration is happy to work with employers and their health reimbursement plan designs to come up with a mutually agreeable solution for HRA services.
- **Stackable Card** - Everyone is looking for simple. E Benefits Administration uses the same benefits debit card for all products, including HRA benefits. Participants enrolled in multiple plans like that the process is streamlined and they can use the same card. The card's technology ensures the correct balance is pulled when they run their card.
- **Integration** - E Benefits Administration understands strong integrations with our clients' other partners saves everyone time and stress in the set-up process and on-going administration of health reimbursement arrangements.

E Benefits Administration

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