

# Health Reimbursement Arrangements (HRA)

*Customizable savings for you and your employees*

**A health reimbursement arrangement (HRA) is designed and funded by an employer as a benefit to employees and their dependents.**

HRAs reimburse plan members for out-of-pocket medical expenses that are not covered by the medical plan. Many employers are opting to offer HRAs in addition to Flexible Spending Accounts (FSAs) since they are employer-funded and can be part of an attractive benefits package.

## Advantages to offering an HRA (for the employer):



Qualified reimbursements are tax deductible



Expenses are known up front when setting limits



Based on plan design, unused funds can be carried over to the next coverage period.

### **With Infnisource Benefit services, creating and managing an HRA is simple.**

You can customize your plan based on the design of your health plan so that it complements coverage offered to employees and dependents. An online discrimination test ensures that your organization is meeting ACA requirements.

Once the HRA is set up, the process couldn't be simpler. Everything is available online, so you and your employees can access account info from anywhere at any time. The reimbursement request form is easily accessible, and claims are paid daily for immediate reimbursement. You can also utilize the online reports to track plan usage.

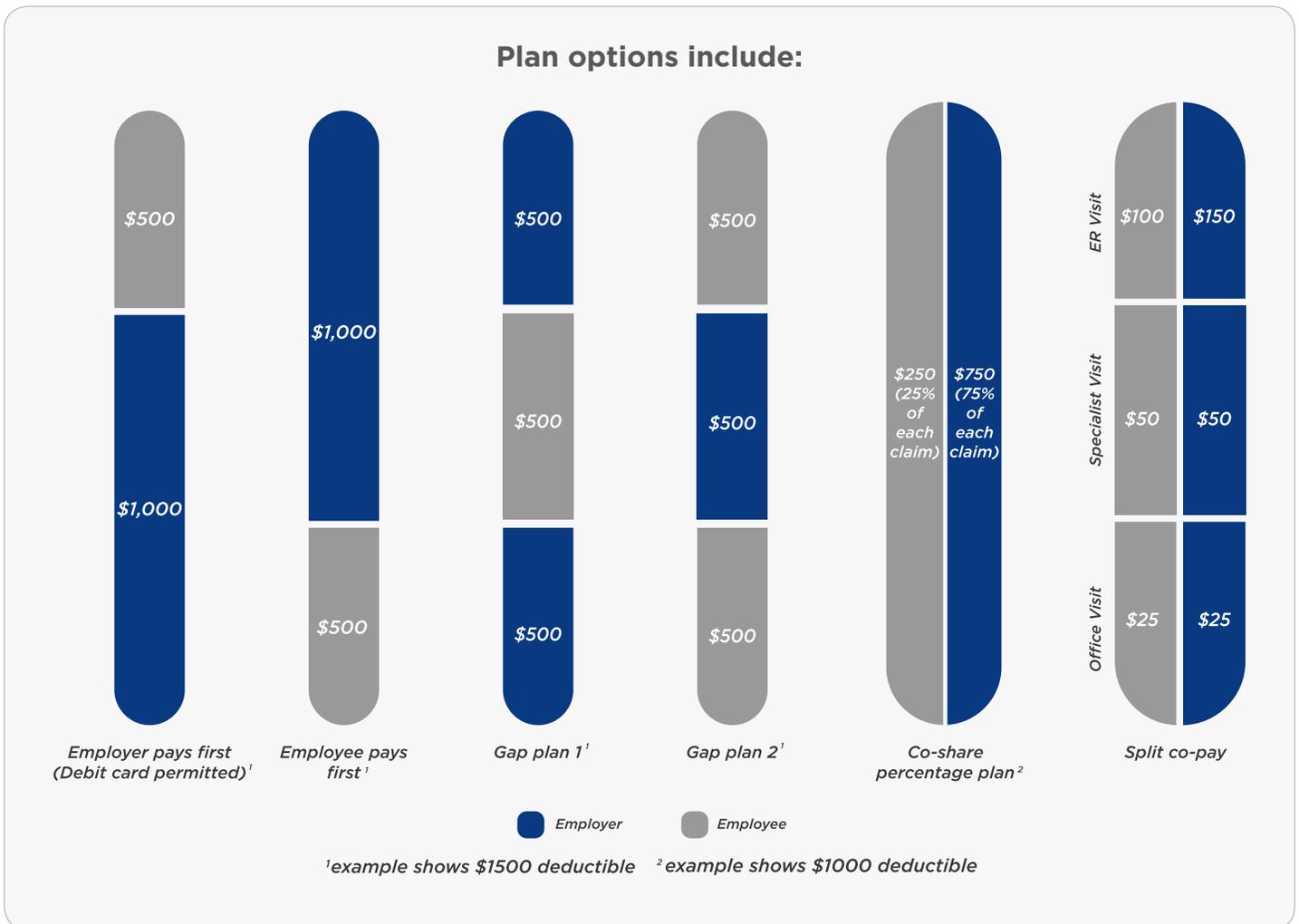


## With an Infinisource Benefit Services HRA, both employers and participants gain access to our helpful HRA Resource Center.

This online tool includes training resources and answers to commonly asked questions. It has individual sections for employers and participants, making it easy to find forms or watch training videos that simplify the process of reimbursement submission and other tasks related to HRAs.

One of the key benefits that sets an HRA apart from other health care offerings is that employees do not have to be enrolled in the company-offered health plan to be eligible to participate. Reimbursements are also available to both current and former employees, as well as their spouses and dependents.

Choose from a variety of plan options that fit with your company's needs. You can provide a debit card to your employees as well, allowing them to pay for qualified expenses immediately instead of waiting for reimbursements.



**Contact us today at 800-300-3838 to learn more about the benefits of offering an Infinisource Benefit Services HRA to your employees.**