

## HEALTHCARE REIMBURSEMENT ARRANGEMENT

A Healthcare Reimbursement Arrangement (typically referred to as an HRA), may be utilized by employers to reduce their overall healthcare costs without placing additional financial burden on their employees.

An HRA allows the employer to pay for employee's eligible healthcare expenses with pre-tax dollars. The employer decides what expenses are eligible, with IRA guidelines, which leaves flexibility in plan designs.

### Participants Receive:

- ✓ **Web access to balances, transactions, and claims history**
- ✓ **Mobile access available for account information**
- ✓ **If plan design permits, HG Advantage Debit Card to be used at point of service for all accounts (FSA, transit/parking, HRA)**
- ✓ **Real-time access to account information and questions with dedicated account manager**
- ✓ **Convenient and easy enrollment process**

### Employers Receive:

- ✓ **Savings associated with lower insurance premiums**
- ✓ **Benefits administration expertise**
- ✓ **A dedicated account manager**
- ✓ **Web access to plan and participant information**
- ✓ **Management reporting**

**THE HARRISON GROUP, INC.**

3 RAYMOND DRIVE, SUITE 201 HAVERTOWN PA 19083 610.853.9075

[WWW.THEHARRISONGROUPONLINE.COM](http://WWW.THEHARRISONGROUPONLINE.COM)