



Now, more than ever, healthcare dollars need to go further. With an HRA they can.

A Health Reimbursement Arrangement (HRA), is an IRS-approved, employer-funded, tax-advantaged health benefit plan that reimburses employees for out-of-pocket medical expenses and individual health insurance premiums. A Health Reimbursement Arrangement allows a company to make contributions to an employee's account and provide reimbursement for eligible expenses that may not be covered by insurance, such as medical deductible and prescription expenses. That means fewer out-of-pocket healthcare costs for your employees and healthier workforce.

How HRAs Work

The HRA is an employer-sponsored plan that can be used to reimburse a portion of employees' out-of-pocket medical expenses, such as deductibles, co-insurance and pharmacy expenses.

The Employer designates and funds the contribution amount that will be credited to each employee's account based on eligibility requirements for the plan and determines which out-of-pocket expenses the plan can be used for.

If permitted by plan design, unused account balances can be rolled over to the following plan year.

What are the benefits of an HRA for the Employer?

- ✓ Commonly offered with a high deductible health plan, lower premium costs on the HDHP can reduce the overall healthcare costs for the employer.
- ✓ Employer contributions to an HRA are tax-deductible.
- ✓ Flexible plan design options allow Employers to customize the plan to fit the unique healthcare needs and wellness initiatives for your employee population.

Reimbursement is FAST and EASY!

Requesting reimbursement from your HRA has never been easier. With the convenience of Pro-Flex Benefits Card, employees have access to their funds as close as their wallet.

When the card is not used, requesting reimbursement online or via the Pro-Flex mobile app is simple. Just upload an image of the receipt or invoice, answer a few questions and request reimbursement. Its that easy!

Employees can manage their accounts on-the-go with Pro-Flex's self-service tools

- ✓ Check available balances
- ✓ Access account details
- ✓ Check claims requiring receipts
- ✓ Submit claims
- ✓ Submit receipts using camera
- ✓ Report a debit card as lost or stolen
- ✓ Click to call/email Customer Service

Interested in learning more about Pro-Flex Administrator's HRA Solution?

Call or contact us to find out how we can help.

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