

HRA YOUR WAY

Save money on healthcare costs
and deliver a better benefits experience.

Connecting Health and Wealth



BRIDGE THE GAP ON HEALTHCARE EXPENSES

A Health Reimbursement Arrangement (HRA) is a tax-advantaged account that helps members pay for eligible expenses such as deductibles, copayments, coinsurance, dental and vision, and more. Contributions are made exclusively by the employer and unused funds are either returned to the employer or may be rolled over to a subsequent year.

RELY ON OUR PROPRIETARY PLATFORM

Unlike some other HRA administrators, we own our platform. That means we have full control over deployment and features, giving you a highly customizable experience. We can also drive integrations with your health plan partner and payroll administrator to further streamline the experience.

- Accelerate claims and payment processing
- Simplify reporting and compliance
- Transfer member files from your preferred platform or payroll vendor
- Stack your HRA with FSA and offer a single debit card for all transactions

TRADITIONAL HRA CUSTOMIZATION

Traditional HRAs include a lot of options and various ways to incorporate with your existing benefits lineup. Your HealthEquity team will work with you to plan, strategize and implement the best HRA for your organization. Below are just a few of the ways you can customize your HRA.

Configuration options

You can have the HRA kick in right away or require members to pay some expenses before funds become available. Expenses may be covered in full or at a percentage of each claim. Standalone dental only, vision only and Medicare options are also available.

Payment options

Give your people flexible, convenient payment options.

- Debit cards¹
- Online bill-pay to providers
- Reimbursement
- Automatic reimbursement based on carrier data

Eligible expenses

Many plans cover 213(d) expenses, including medical deductibles, coinsurance and copays. Some plans also cover prescription deductibles, coinsurance, copays and over-the-counter medications. Vision and dental expenses may be eligible as well.

¹Your HealthEquity® Visa® Healthcare Card can be used at participating merchants who sell eligible healthcare products or services everywhere Visa debit cards are accepted. Your HealthEquity Visa Healthcare Card is issued by The Bancorp Bank pursuant to a license from Visa U.S.A. Inc. The Bancorp Bank; Member FDIC.

PUT YOUR PEOPLE FIRST



24/7 member support

Call or chat day or night. Our service team measures success by problems solved—we'll do whatever it takes.



Easy account management

Convenient payment options simplify the experience. Plus, smart claims substantiation logic reduces the need for members to supply additional documentation for reimbursement.



Mobile-optimized HRA

Log in and manage everything via our simple mobile app. Want to submit a claim? Easy. Just snap a photo and you're on your way.



CHOOSE FROM PRE-CONFIGURED OPTIONS

Beyond traditional HRAs, there are several additional plan types that can make a difference for your people. Let us help you find the right option for your business needs.

HSA-compatible HRA

MAXIMIZE TAX SAVINGS

Enable members to pay for select types of care while maintaining Health Savings Account (HSA) eligibility. This is a great way to incentivize HSA adoption and help defray dental and vision costs.

Retiree-Only HRA

INCENTIVIZE EARLIER RETIREMENT

Some keep working for fear of losing valuable benefits. Now you can help members bridge the gap before Medicare eligibility. This HRA may include medical and pharmacy expenses—or premiums on the ACA exchanges.

Individual Coverage HRA
(ICHRA)

LET EMPLOYEES CHOOSE THEIR OWN HEALTHCARE

Reimburse employees for healthcare coverage they find on their own, usually through the ACA exchanges. This option alleviates the need to manage your own group plan while giving your people the resources to take control of their healthcare.

Qualified Small Employer
HRA (QSEHRA)

POWER UP YOUR SMALL BUSINESS

Like an ICHRA (see above), this plan empowers members to find coverage on their own. But it also brings an added perk: Members can combine HRA reimbursement with ACA subsidies, enabling you to offer more competitive benefits without breaking the bank. Note this plan is exclusively available to organizations with 50 or fewer employees.

Excepted Benefit HRA
(EBHRA)

GO BEYOND YOUR GROUP HEALTH PLAN

“Excepted benefits” refer to benefits not included in a traditional health insurance plan. Examples of expenses eligible for reimbursement are: Dental care, vision care, and other supplemental care. Elevate your benefits package and help members pay for common expenses not included in your group health plan.

Health Incentive Account
(HIA)

INCENTIVIZE HEALTHY LIVING

Give members the opportunity to earn contributions by completing specified milestones such as smoking cessation, meeting fitness goals, or adopting healthier eating habits.



BUNDLE YOUR BENEFITS

HRAs are a great way to offer better benefits at lower cost. But why stop there? Consider adding an HSA-qualified health plan and take your benefits to the next level. HSA-qualified health plans enable you to reduce premiums while helping your people build long-term health savings. Plus, you can pair some HRA types and configurations with HSA-qualified health plans.

Avoid the headaches and hassle associated with multiple vendors and let HealthEquity manage everything end to end. Our Total Solution brings a powerful lineup of integrated benefits, delivering unrivaled simplicity and convenience. We'll help you unlock economies of scale and get bundled pricing you won't find anywhere else.

Ready to act?

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Simplify

Imagine the power of single-source simplicity

Be confident

Build on 20+ years industry leadership

Make a difference

Wow your people with a fully cohesive experience

ONE PARTNER. TOTAL SOLUTION.

Only HealthEquity delivers the integrated solutions you need to simplify benefits and truly impact people's lives.



HSA



FSA



HRA



Commuter



COBRA



Wellbeing