



Health Reimbursement Arrangement

What is an HRA?

An HRA is a tax-free benefit funded 100% by employers to offset out-of-pocket in-network deductible-related expenses that are not payable by any other source. HRA coverage applies to both employees and eligible dependents enrolled in the employer-sponsored group health insurance plan. During each "coverage period" the HRA will reimburse eligible in-network deductible-related expenses incurred by employees and/or their covered dependents.

Who is Eligible?

Employees are eligible and covered by the HRA if they are active, full-time employees working 30+ hours per week, and are enrolled in the employer-sponsored group health insurance plan.

Why HRA?

- HRAs offer benefits that can help employers attract and retain the best employees
- If an employee with an HRA changes or loses his or her job, any remaining amount in the HRA defaults to the employer
- Funds reimbursed from the HRA aren't subject to payroll or Social Security taxes

Making Healthcare Easier

Medcom has partnered with Health Advocate, the nation's leading health advocacy and assistance company, bringing additional **ENHANCED BENEFITS** to our HRA plan designs.

Their Personal Health Advocates are experts at navigating the complicated healthcare system and helping people get the most value from their HRA and other benefits.

They can also find in-network providers, clarify medical conditions, research treatments, resolve time-consuming billing issues and much more. It's a unique level of personalized support your clients won't find anywhere else.

Covered Expenses

Employees may be reimbursed for expenses applied to their in-network deductible by the employer-sponsored group health insurance plan during each coverage period. Employees may be reimbursed up to the amount the **"HRA Pays"** after their deductible expenses exceed **"Their Out of Pocket"** responsibility. Unused HRA amounts do not carry over. However, the maximum **"HRA Pays"** amount is available after the new coverage period begins.