



## COMPREHENSIVE HEALTH REIMBURSEMENT ARRANGEMENT

### Advantage Administrators HRA Solution— An Affordable Option When Insurance Costs Get Out of Reach

As healthcare and insurance costs skyrocket, you must be constantly on the lookout for healthcare options that help you and your employees contain costs and increase your focus on wellness. Health Reimbursement Arrangements (HRAs) provide an effective way for your business to reduce its employee health care costs without reducing employee benefits. If you're looking to change or expand your employee healthcare options, Advantage Administrators has your HRA solution. By offering Advantage Administrators solutions to your employees, you can better manage health insurance costs, offer greater depth and flexibility in your benefits packages, and promote healthy lifestyles.

#### Benefits for Your Organization:

- Save money with lower insurance premiums for employees with high deductible health plans
- Free Human Resources staff with a centralized portal that helps you answer employee questions
- Save administrative time with an HRA solution that accepts plan changes from payroll systems, and handles all HRA plan designs, including deductible, coinsurance, and copayment design options
- Offer flexible benefit options to meet every situation with the ability to stack HRAs with FSAs to:
  - cover more expenses
  - offer an employer contribution amount in annual, monthly or custom accruals
  - customize eligible expenses, deductible and reimbursement amounts per enrollee and/or family member
  - alter plan rules for enrollees with a loss of eligibility
  - vary your contribution amounts based on your employees' qualifying tiers
  - manage it all through a single employer portal
- Go green with direct deposits and elimination of manual, paper-based claims processes
- Promote healthier lifestyle choices with increased employee involvement and 100% covered preventative care
- Save money on FICA taxes by offering an HRA solution to employees

#### Benefits for Your Employees:

- Recognize significant tax savings with pre-tax deductible contributions and tax free distributions used for qualified plan expenses
- Quickly and easily access funds with the Advantage Administrators prepaid benefits debit card used at point of sale, or funds directly deposited to a bank account through online distribution
- Enjoy secure access to accounts using a convenient Consumer Portal available 24/7/365
- Easily file claims online with the system determining approval based on eligibility and availability of funds
- Identify tax savings during the easy, online enrollment process
- Stay up-to-date on balances and action required with automated email alerts, convenient portal home page messages, and mobile device account balance access
- Get one-click answers to your benefits questions
- Protect the environment by using paperless summaries available online

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Our HRA, FSA, and HSA healthcare account solutions offer easy-to-use online forms, reports, and secure self-service portals that deliver high consumer satisfaction and valuable insight to you.

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## HRAs offer great benefits!

- You can easily stack HRA accounts with FSA and HSA accounts, customize them to meet your unique needs, and manage them using one, integrated portal
- Employees enjoy tax-free withdrawals for qualified expenses



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At Advantage Administrators, delivering easy-to-use solutions backed by the highest levels of service is our top priority. We offer a cloud computing solution, designed to provide you and your employees with the functionality, reliability, and integration you need. And, you can be assured we'll support you with the highest levels of IT expertise and regular additions of new, productivity-enhancing features.

**Interested in learning more about Advantage Administrators healthcare account solutions? Call or contact us to find out how we can help.**

To get started, contact Fawn Wiebke at 1-800-383-1623

**Advantage**<sup>TM</sup>  
**ADMINISTRATORS**

[www.AdvantageAdmin.com](http://www.AdvantageAdmin.com)