

Health reimbursement arrangement

Helps employees manage out-of-pocket healthcare expenses

It's easy for you to offer healthcare benefit programs that help manage your costs while protecting your employees' financial well-being. By offering the Humana Access health reimbursement arrangement (HRA) along with a higher-deductible plan, you can save money on health plan premiums and use those cost savings to help your employees manage their out-of-pocket expenses.



What you need to know about HRAs

The HRA is an employer-funded health reimbursement arrangement that helps employees pay their out-of-pocket healthcare expenses for things like prescriptions, medical care, dental expenses and vision care.

- HRAs are fully funded by the employer.
- HRAs can be funded throughout the year, giving you greater control over your cash flow.
- HRA distributions can be deducted as a tax-free business expense.
- HRA funds are not portable if an employee is terminated.
- All unused HRA funds from the HRA remain with the employer.
- HRAs are subject to continuing of coverage as provided by COBRA.



Choose an HRA plan design to fit your needs

We can administer a variety of plan designs and contribution strategies.

- **Upfront HRA:** The HRA pays first toward covered expenses. The member does not need to meet the medical plan deductible or any other requirements before HRA funds are available.
- **Deductible first:** Member must meet a portion of the medical plan deductible before HRA funds can be used. HRA funds can then be used to pay the remainder of the medical plan deductible and other claim types, such as medical and pharmaceutical. It can also be used for copays and coinsurance.
- **Bridge HRA:** The HRA pays first toward covered expenses up to a pre-established amount, then the member pays a portion of the medical plan deductible, then the HRA pays toward the remaining deductible or other plan expenses.



For all HRA plan designs, you get to choose:

- Which medical plan pairs with the HRA and how much you want to contribute
- How members will access by their funds (Humana Access card, automatically pay providers, automatically pay members)
- If, and how, employees can carry over unused funds (fixed dollar amount, percentage of balance, remaining balance)
- Which categories of qualified expenses to allow coverage for, within the IRS guidelines

Humana®

Why you'll love Humana Access

Humana health plans are designed to pair with our spending accounts. An integrated health plan and benefit account experience streamlines administration for you and increases satisfaction for your employees.



Simple administration saves you time

- Dedicated Customer Care
- Consolidated billing
- Integrated enrollment and eligibility
- Flexible funding options in a real-time environment
- Easy-to-navigate employer portal
- Complete reporting package
- Automatic substantiation methods for Humana members' medical and pharmacy claims



Flexible bundling with other spending accounts

Save even more money pairing the HRA with other spending accounts, at no additional cost:

- Healthcare flexible spending account (FSA)
- Limited purpose flexible spending account (LPFSA)
- Dependent care flexible spending account (DCFSA)



Why your employees will love Humana Access

- Have money to pay for eligible out-of-pocket healthcare expenses, such as copays, prescriptions and deductibles
- Educational resources to help them understand how to get maximum value from their accounts
- Increased engagement in the management of their healthcare*



Easy access leads to a positive member experience

Humana Access Card

- One debit card for all accounts
- Pays for eligible expenses automatically from the right account based on your plan rules
- Offers most convenient way to use spending account funds
- Eliminates need to pay out of pocket and then wait for reimbursement
- Has built-in fraud protection features



Member Portal

- Use one website to manage all their spending accounts, even on the go.
- Access information from any device—laptop, tablet, or mobile phone.
- Check balances, submit reimbursement requests, manage communication preferences, use self-service tools, and more.



Pairing a Limited Purpose FSA with an HRA helps employees set aside money specifically for dental and vision expenses, allowing them to maximize tax savings while preserving the HRA for medical expenses.

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HRAs are not an insured benefit. They are a service administered by Humana Insurance Company.