

HSA and HRA Stacking



Combine the benefits of a Health Savings Account (HSA) with the benefits of a Health Reimbursement Arrangement (HRA) under a single integrated benefit

Employers are facing high health plan costs, with a future that promises even higher costs. Employees' out-of-pocket costs are increasing at a rate that they can no longer afford. If employers continue to provide the same health care solutions, they will continue to receive the same results.

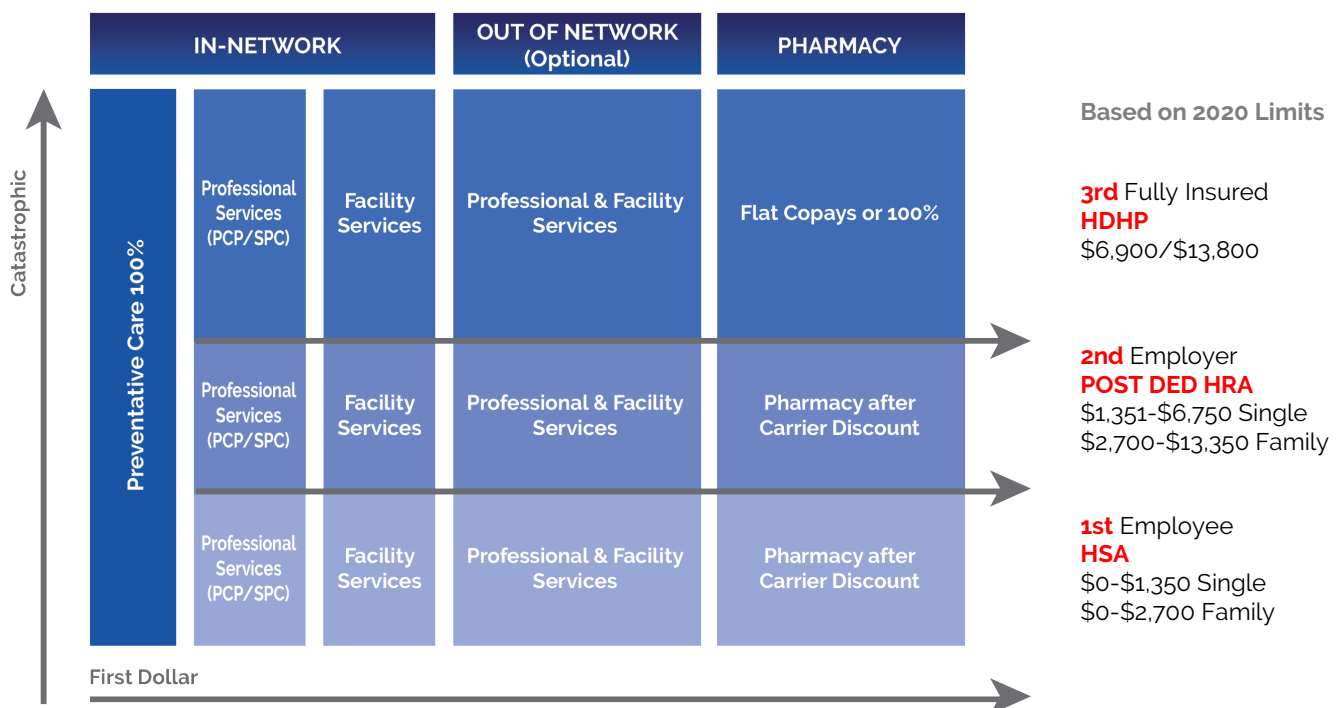
Proven methods are available to an employer to reduce healthcare costs, without increasing employees' out-of-pocket costs. The solution is to combine the tax-free benefits of a Health Savings Account (HSA) with the "pay as you go" advantages of an employer-sponsored Health Reimbursement Arrangement (HRA).

How does it work?

An employer purchases a fully insured HSA-qualified High Deductible Health Plan (HDHP) with any fully insured health insurance carrier. Using the premium savings generated with the HDHP, employer offers a "post-deductible" Health Reimbursement Arrangement that will reimburse employees for any eligible claims incurred between the HSA minimum deductible (\$1,400 single / \$2,800 family 2020) and the fully insured HDHP.

Covered employees can elect to contribute up to the maximum HSA contribution (\$3,550 single / \$7,100 family 2020) tax-free, in an interest-bearing Health Savings Account. Contributions to the HSA will roll over year after year and are portable to another employer!

HSA/HRA Stacked Consumer Driven Health Plan





Power of Pre-tax Contributions

Since the Health Savings Account and the employer-sponsored Health Reimbursement Account are pre-tax programs, the employee and the employer will realize lower tax liability and therefore increased savings.

Qualified Disbursements

In addition to eligible health care charges, insurance premiums including COBRA premiums and Medicare supplement plans are covered expenses under Health Savings Accounts. Employees who contribute to a Health Savings Account can build pre-tax account balances that can be used in the future in case of loss of employment, retirement, or any other unexpected changes in their employment and health coverage.

Key Benefits

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| <ul style="list-style-type: none">• Lower monthly health plan costs• Low employee out-of-pocket costs• Pre-tax contributions• No “use it or lose it” provision• Portable benefits• Integrated single debit card for all accounts | <ul style="list-style-type: none">• Interest and investment income tax-free• Low “self-funded” risk• Increased member consumerism• Single web site for account balances and investment account• Automatic Bill pay option• Carrier-“neutral” |
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**Please contact your HRPro HRA/HSA account manager at
800-989-8776 to learn more about the benefits of
HSA/HRA Stacking!**