

HRA Plan Design Options

Choice Strategies provides the most innovative benefit administration and service in the industry. The flexibility of our plan designs allows employers the freedom to design the plan that truly works for them. Thanks to our philosophy of non-stop enhancement when it comes to our methods, processes, and protocols, Choice Strategies continues to outperform all others in the industry.

Payment Configurations

Choice Strategies offers a variety of different methods that can be used to access HRA plan funding:

Debit Card – Each employee receives a vendor specific MasterCard debit card to access the designated funds to pay eligible expenses.

Claim Submission Only – Employees submit claims for eligible expenses manually to be reimbursed by check or direct deposit.

Member Pay - Choice Strategies receives a data feed from preferred insurance carriers weekly and pays the members directly for any deductible expenses.

Provider Pay – Choice Strategies receives a data feed from preferred insurance carriers weekly with the payment information for a provider. Choice Strategies sends payment to the medical provider directly.

HRA Plan Designs

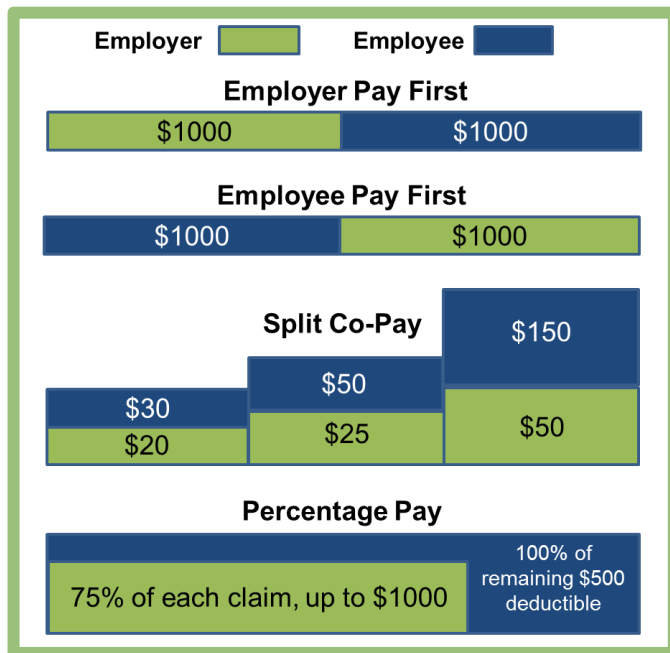
The following standard option HRA plan designs are most commonly utilized:

Employer Pay First Plan - The Employer-funded HRA is used to pay the first portion of the health plan deductible, then the Employee pays any remaining deductible expenses out-of-pocket.

Employee Pay First Plan - The Employee is responsible to pay a defined portion of health plan deductible expenses out of their own pocket before they gain access to the Employer-funded HRA to pay for the remaining portion.

Split Co-Pay Plan – The Employee pays a defined portion of each health plan co-pay expense out of their own pocket and then pays the remainder of the co-pay balance with their Employer-funded HRA.

Percentage Pay Plan - The Employer and Employee share the cost of each health plan deductible expense, on a defined percentage basis, until the Employer-defined maximum contribution has been reached. At this point, the Employee pays any remaining deductible expenses out-of-pocket.



For more information on designing an HRA to meet your client's needs, contact sales@choice-strategies.com or call 1-888-278-2555 (Option 6) to speak with your regional Sales Representative.