



## COMPLETE HRA

### A SIMPLY SMARTER APPROACH

Health coverage is a focus for many employers as they look for innovative and cost-effective ways to provide benefits. A Complete Health Reimbursement Arrangement, or Complete HRA, can offer substantial flexibility for your business.

## WHAT IS A COMPLETE HRA?

The Complete HRA allows employers of all sizes to reimburse their employees (tax-free) for the widest range of medical expenses when paired with a group health plan. Your employees may use Complete HRA funds to pay for all IRS-eligible medical expenses they incur, along with their dependents during the plan year - providing maximum flexibility and comprehensive coverage.

### COMPLETE HRAS CAN BE APPEALING FOR MANY EMPLOYERS:



**The Complete HRA is tax-free for both employers and their employees**



**Maximum flexibility** - covers all IRS-eligible medical expenses with no restrictions



**No minimum participation requirements** and flexible contribution limits



**Comprehensive coverage** - from deductibles and copays to prescriptions, dental, vision, and everything in between



**Easy administration** with streamlined reimbursement processes



**Cost-effective solution** that helps control healthcare spending while providing valuable benefits



# WHAT ARE THE REQUIREMENTS FOR A COMPLETE HRA?

- The Complete HRA must be offered alongside traditional group health plans (employees must be enrolled in the group medical plan)
- When offered without group medical coverage, can only reimburse dental and vision expenses
- Employers have full flexibility in setting eligibility requirements and contribution amounts
- No complex eligibility classes or minimum coverage requirements
- Employees can use funds for any IRS-qualified medical expense (examples include: deductibles, copayments, coinsurance, prescription medications, dental care, vision care, medical equipment, therapy services, and other qualifying healthcare expenses)
- Simple administration with comprehensive tracking and reporting
- Written plan documents and employee communications required

## COMPLETE HRAS BENEFIT EVERYONE INVOLVED

Today, the benefits landscape is more confusing than ever, but it's also never been so essential. At Clarity, we believe life is a journey; one that should be lived well. So, we'll stop at nothing to bring clarity, and ensure your clients' employees are ready for life. With state-of-the-art technology and world-class customer service, we'll handle the day-to-day so you can focus on what matters: building your business.

Learn more about us at [claritybenefitsolutions.com](https://claritybenefitsolutions.com)