



Integrated 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. An Integrated Health Reimbursement Arrangement+, or Integrated HRA+, can offer substantial flexibility and targeted support for your business and employees.

WHAT IS AN INTEGRATED HRA+?

The Integrated HRA+ is designed for employers with group-sponsored medical plans and can work with various deductible structures including high deductibles, aggregate deductibles, or even plans with no deductible. This innovative arrangement allows employers to reimburse employees (tax-free) for medical and prescription expenses as defined by plan terms, providing strategic support where employees need it most while working seamlessly with your existing health plan structure.

INTEGRATED HRA+s CAN BE APPEALING FOR MANY EMPLOYERS:



The Integrated HRA+ is tax-free for both employers and their employees



Enhanced employee satisfaction by reducing out-of-pocket costs for significant medical events



Perfect complement to group health plans with various deductible structures



Seamless integration with your existing health plan structure



Targeted reimbursement for medical and prescription expenses where costs are highest



Flexible design - can be structured as embedded or non-embedded based on plan design



Strategic cost management - help employees manage major medical expenses

WHAT ARE THE REQUIREMENTS FOR AN INTEGRATED HRA+?

- Must be offered in conjunction with a traditional group health plan
- Designed to reimburse specific medical and prescription expenses as defined by plan terms
- Employees must be enrolled in the employer's group health plan to participate
- Flexible eligibility requirements can be structured based on employee classes
- Written plan documents and employee communications required
- Must comply with uniformity requirements for similarly situated employees



INTEGRATED HRA+S 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