

# ANOTHER WAY TO HELP YOU SAVE MONEY ON YOUR HEALTHCARE COSTS

Ask about the Trustmark Affinity Markets HRA.



## What is an HRA?

A health reimbursement arrangement, or HRA, is a funding arrangement open to employees of companies of all sizes. Under an HRA, the employer contributes funds — not the employee. HRA funds pay for expenses eligible for reimbursement, meet employee deductible and/or coinsurance amounts and get employees more engaged in their healthcare decisions.

## HRA Advantages

As an employer, you design a benefit program that fits your needs and helps you save money.

## Control

You control how the HRA is designed, by choosing:

- The annual contribution amount.
- Who pays first – the HRA or your employees.
- Whether or not to allow rollover.
- The maximum amount the HRA can accumulate at any one time.
- The percentage at which the HRA reimburses claims.
- The insurance plan to pair with the HRA.

## Save Money

- Reimbursements made through the HRA are tax deductible to employers, and there is no prefunding or administration fee.
- You retain any remaining HRA benefits if an employee leaves your company. There is no cash-out option for employees, limiting cost exposure.
- An HRA/higher-deductible health plan combination can lower your health coverage costs.
- You only reimburse actual claims when they are paid.
- The true power of an HRA is that it motivates employees to think seriously about healthcare choices, which is easy using online tools through Healthy Foundations:
  - HealthAtoZ
  - Hospital Cost Comparison
  - Rx Price Comparison
  - Treatment Cost ComparisonPlus, this may help lower healthcare costs in the long term.

## Want to learn more? Ask for the details.

Contact your Trustmark Affinity Markets client manager today to learn more about all the advantages an HRA offers you and your employees.



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