

# HRA Administration

Reduce Insurance Costs & Add Depth to Employee Benefits



## Health Reimbursement Arrangements

MPAY can help you fight rapidly rising health insurance costs and add depth to your employee benefits packages with a worry-free HRA account solution. As healthcare and insurance costs skyrocket, so does your need to offer solutions that help you and your employees contain costs and increase focus on wellness.

At MPAY, delivering easy-to-use solutions backed by the highest levels of service is our top priority. We offer a solution designed to provide you with the functionality, reliability and integration you need to offer worry-free, consumer-driven healthcare accounts to your employees.

## MPAY's One-Stop Solution

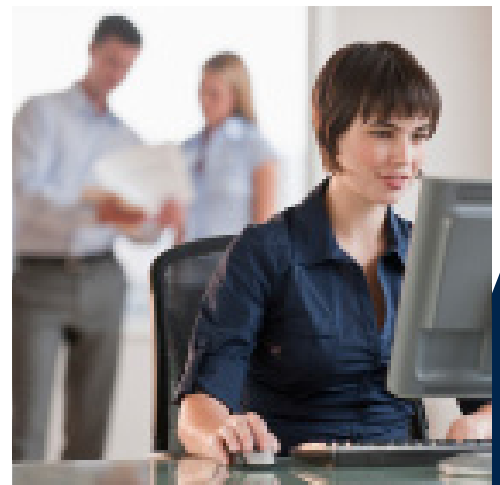
Our solution will help you:

- Fight the rising cost of health insurance by offering HRAs along with high-deductible insurance plans
- Promote healthy lifestyles and increased focus on wellness
- Deliver value-add information to your employees with automatically delivered monthly reports
- Free up Human Resources time with easy to use plans and 24/7/365 self-service portals
- Be on the leading edge by offering solutions that meet your employees' changing needs

## Offering an HRA

An HRA is an employer-funded, tax-sheltered account to reimburse employees for allowable medical expenses. High-deductible health plan members who do not qualify for an HSA can be enrolled in an HRA.

Our HRA Solution offers easy-to-use, online forms, reports, and secure, self-service portals that deliver high consumer satisfaction, and valuable insight to employers.





## Additional Employer Benefits

- Save money with lower insurance premiums for employees with high deductible health plans
- Go green with direct deposits and elimination of manual, paper-based claims processes
- Promote healthier lifestyle choices with increased employee involvement and 100% covered preventative care
- Save money on FICA taxes by offering an HRA solution to employees

## Benefits for your Employees

Our HRA solution can help your employees:

- Ensure availability of funds with automatic transfers between investment and cash accounts
- Quickly and easily access funds with MPAY's debit card used at point of sale or with funds directly deposited to your bank account
- Enjoy secure access to accounts using a convenient consumer portal available 24/7/365
- Easily file claims online with the system doing the legwork of determining approval based on eligibility and availability of funds
- Stay up-to-date on balances and action required with automated email alerts and convenient portal home page messages

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