



SHRM 2012
Using HRAs to Reduce
Benefit Costs
& Advanced Designs



What are the issues?

- **Increasing cost of health insurance for employer and employee**
- **Employee dissatisfaction with increasing out of pocket costs and escalating premiums**
- **Employee disconnect with health care and the cost of care**



What can be done to address these issues.

Increasing cost of health insurance for employer and employee

- **Increase out of pockets to lower the premium**
 - Deductible, coinsurance, copays, etc.
- **Implement wellness to lower future increases by becoming a healthier group**
 - HRA concepts

What can be done to address these issues.

Employee
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Employee disconnect with health care and the cost of care

- Higher out of pockets induces employees to become more familiar with the cost of care and look at options.
 - MRI Example
- Design the HRA so that employees still need to pay their provider bills
- Design HRA with rollover provision to give an incentive to not use the health plan and save their funds (more later)
- Design a Post Employment Benefit Option into the HRA to further incent consumerism (more later)
- Provide additional benefits dollars to incent activities (more later)

What can be done to address these issues.

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Employee dissatisfaction with increasing out of pocket costs and escalating premiums

- Implement an HRA to supplement the out of pockets costs associated with the plan design changes

Why would an employer implement an HRA?

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HRAs reduce high premium costs.

Funding and savings

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- **Offset higher premium costs by raising deductible or other out-of-pocket expenses**
 - Premium savings may differ by carrier, deductible level, group, etc.
- **Offset the premium increase to participants by reimbursing some or all of their expense**
 - The School District “self-funds” the offset vs. paying the carrier to insure it

Funding and savings

Employee
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- **Increasing the out-of-pocket on the health plan reduces the premium**
 - Employees are made whole or nearly whole via HRA reimbursement
- **HRA reimbursements make up most or all of the initial higher costs**
 - The School District compares savings vs. the funding and expected utilization

Actual savings from our groups

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EBC HRA Projected EBC HRA Savings For:
Sample ER

How much could you save by implementing an EBC HRA? Complete the information below and calculate your net savings based on utilization of the EBC HRA.

Monthly Premium Effective With Renewal Keeping Standard Health Plan: **\$278,292.00**

Monthly Premium Utilizing Modified High Deductible Health Plan: **\$251,142.00**

Annual Savings From Plan Design Change: **\$325,800.00**

How many employees do you have enrolled in single coverage?: **49**

What is the EBC HRA Benefit Amount you will provide to those in single coverage?: **\$500**

How many employees do you have enrolled in family coverage?: **140**

What is the EBC HRA Benefit Amount you will provide to those in family coverage?: **\$1,800**

Total HRA Funding: **\$286,100**

Fees (\$300 annual and \$4.00 per participant per month): **\$10,500**

The return below provides the overall savings experienced assuming the participants utilize the EBC HRA benefits at the percentages indicated.

Cost Savings Assumptions	
Utilization of the HRA	Cost Savings
20%	\$18,074.00
40%	\$195,854.00
60%	\$177,334.00
80%	\$18,414.00
100%	\$18,184.00

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Actual savings from our groups



Projected EBC HRA Savings For:		
Sample ER		
<i>How much could you save by implementing an EBC HRA? Complete the information below and calculate your net savings based on utilization of the EBC HRA.</i>		
Monthly Premium Relative With Renewal Keeping Standard Health Plan	\$63,159.00	
Monthly Premium Utilizing Modified High Deductible Health Plan	\$51,477.42	
Annual Savings From Plan Design Change	\$140,178.98	
How many employees do you have enrolled in single coverage?	8	
What is the EBC HRA Benefit Amount you will provide to those on single coverage?	\$1,000	
How many employees do you have enrolled in family coverage?	38	
What is the EBC HRA Benefit Amount you will provide to those on family coverage?	\$3,000	
Total HRA Funding	\$159,600	
Fees (\$200 annual and \$4.00 per participant per month)	\$2,784	
The chart below provides the annual savings to be realized assuming 78% participation in the EBC HRA benefit at the plan/assumptions indicated.		
Cost Savings Assumptions		
Utilization of the HRA	Cost Savings	
20%	\$170,474.98	
45%	\$70,554.99	
60%	\$46,634.96	
80%	\$21,714.96	
100%	\$12,205.94	

What can you do with an HRA?



- Reimburse part of the deductible
 - Very common
 - Many variations in this design
- Reimburse other expense types
 - Coinsurance - Copays
 - Dental - Vision
 - Rx - All \$213
- Incorporate Rollovers into the design
- Add a “Post Employment Benefit”
- Add “Bonus” dollars

How can the Deductible be reimbursed?



Lets use as an example a plan with a \$2000 individual Deductible and a \$4,000 family

- 1 tier
 - \$0-\$2000 20% EE, 80% HRA
- 2 tier (split)
 - \$0-\$500 EE
 - \$501-\$1000 HRA (1-100%)
- 3 tier (gap)
 - \$0-\$500 EE
 - \$501-\$1000 HRA(1-100%)
 - \$1001-\$2000 EE
- 4 tier (gap)
 - \$0-\$500 EE
 - \$501-\$1000 HRA (1-100%)
 - \$1001-\$1500 EE
 - \$1501-\$2000 HRA (1-100%)

What about HSAs?

- You can use an HRA alongside an HDHP and develop a very effective plan design
- Advantages over funding an HSA:
 - Protects the employer's money
 - Verifies money is only used for eligible expenses
 - Employer determines how the money is used
 - Funded as claims are processed
 - Employer retains unused funds
- We are seeing more employers do this to “protect and have control over their money”

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Example HRA plan

- The current employer's deductible is \$250 single and \$500 family
- They move to a \$2,000 single and \$4,000 family deductible and wish to reimburse all or a portion of the increase

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Plan Design

- Build options into the deductible
 - 1-tier plan example: \$2000 deductible

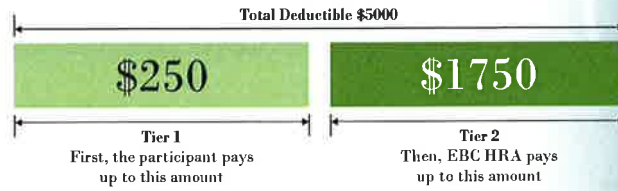


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Plan Design

Employee
Benefits
Corporation

- Build options into the deductible
 - 2-tier plan example: **\$2000 deductible**



Plan Design

Employee
Benefits
Corporation

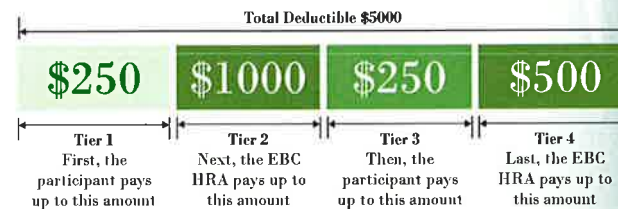
- Build options into the deductible
 - 3-tier plan example: **\$2000 deductible**



Advanced Plan Design

Employee
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- Build options into the deductible
 - 4-tier plan example: **\$2000 deductible**



Can we combine an HRA and HSA?

The current HSA rules allow for a full HSA contribution as long as you have the minimum HDHP deductible. (\$1,200 single, \$2,400 family for 2012)

HRA Plan Design Example:

Employer has a \$3,000/\$6,000 deductible HDHP

Single:

\$0-\$1,200 @ 0% }Maintains HSA eligibility

\$1,201-\$3,000 @ 1-100%

Family:

\$0-\$2,400 @ 0% }Maintains HSA eligibility

\$2,401-\$6,000 @ 1-100%

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Advanced Plan Design

Incorporate wellness into the EBC HRA

- Employers have difficulty getting their employees to participate in a wellness program or Health Risk Assessment
- **Solution?:**
Use an HRA as a funding vehicle providing cash awards for those who take the test as a "bonus" to supplement a base HRA

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Advanced Plan Design

Incorporate wellness into the EBC HRA

- Develop an HRA reimbursing all Section 213 expenses
- HRA Benefit amount is based on accomplishing a "menu" of wellness initiatives such as those stated earlier.
 - Participating in a health risk assessment = \$x.xx EE/ \$x.xx EE + SP
 - Completing a physical = \$x.xx
 - Joining a health club = \$x.xx
 - Commit to stop smoking = \$x.xx
- Timeline required for all initiatives to be accomplished?
- HRA dollars roll over to provide for a savings vehicle.

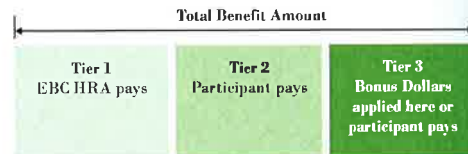
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Advanced Plan Design

Employee
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Incorporate wellness into the EBC HRA

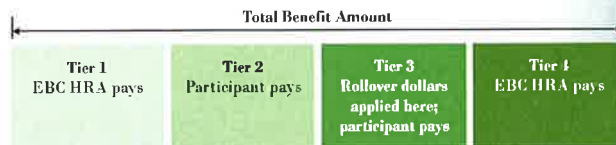
- Can add bonus during the year
 - Monthly
 - Quarterly
 - Annually (most common)
- See if TPA can track and label bonus so employees can see what they have earned
- Can TPA restrict use of bonus to certain expenses or tiers?



Advanced Plan Design

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- **Rollover of unused funds**
 - All unused dollars
 - Percentage of unused dollars
 - Rollover up to a dollar maximum
- **Rollover can be tier-specific**



- This way employees always have “skin in the game.”

Advanced Plan Design

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- **Post-Employment Benefit (PEB)**
 - Some employers allow unspent rollover dollars to be used post-employment
 - Active employees are encouraged to build up balances and be “wise healthcare consumers”
 - Popular with public employers and unions
 - Upon “separation” they can use accumulated dollars and spend them on eligible expenses
 - Have a “sunset” date
 - Makes an HRA look like an HSA

Advanced Plan Design

- **Pro-rated HRA benefits**
 - Can pro-rate benefits for mid-year hires
 - Monthly, Quarterly...
- **Does an employee who joins the medical plan on October 1 get the same potential benefit as an employee who was on the plan the prior to January 1?**
 - Does the employee get 3/12s of the benefit...
 - ...or one quarter of the benefit since the employee is a 4th quarter addition?

HRA Plans

- **Are very flexible**
- **Can be structured to meet a variety of business needs**
- **Fills in the gaps of your benefit package**
- **Can be coupled with other initiatives such as wellness or consumerism**
- **Take a look at them at your next renewal.**

QUESTIONS????

Thank you!

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Employee Benefits Corporation

Employee Benefits Corporation administers a variety of employee benefits, from Section 125 Flexible Spending Accounts and Section 105 Health Reimbursement Arrangements to COBRA and state-regulated continuation administration, through informative educational materials, detailed reporting, creative plan designs and expert customer support. As a 100 percent employee-owned company, Employee Benefits Corporation is committed to its clients' satisfaction and providing distinctive products.



Answers Spoken Here.

Customer Satisfaction:

The entire Employee Benefits Corporation team is committed to understanding and responding to our clients' unique needs.

100% Employee-owned, and Committed to Customer Satisfaction

Employee Benefits Corporation is 100 percent employee-owned. As employee-owners, the priority of each of our team members is to contribute to our clients' success.

Throughout our history, we have been an industry leader in creating and maintaining flexible, streamlined benefits programs.

With over 19 years experience interpreting IRS regulations and guidance we have the ability to adapt to and maintain compliance amongst constantly evolving regulations.

At Employee Benefits Corporation, we help you achieve your long-term goals by helping you adapt your benefit plans to meet your changing business needs.

In-house Experts Sales Team

Every employer needs its lineup of employee benefits to fulfill a unique set of needs. Our Sales team is made up of benefits experts whose experience makes the difference between creating difficult-to-manage plans with little benefit and well-designed plans that offer real value.

In-house Experts Employer and Participant Services

Our in-house Employer Services and Participant Services teams open the lines of communication between the company and employers and participants.

Employer Services

We assign every one of our clients to a single member of the Employer Services team — a Client Liaison — so each client gets personalized help with their plan from someone who is familiar with their situation.

Participant Services

Plan participants talk with a group of Participant Services Representatives who understand a participant's perspective and provide the best possible guidance when questions arise.

With the combined knowledge and experience of our company to draw on, both Client Liaisons and Participant Services Representatives form the front line of an entire team, people committed to supporting you with the information you need and providing you with the best benefit administration in the business.

In-house Experts Compliance Team

Our experienced, in-house Compliance team interprets complex language from governmental bodies to keep our clients' products in line with the latest rules and regulations. This protects our products' tax-advantaged status and keeps our clients safe from adverse penalties.

In-house Experts Information Technology Team

Our Information Technology team has developed proprietary technology that permits efficient, compatible data-sharing and allows us to administer benefit plans that meet our clients' individual business needs. It gives us flexibility to respond to regulatory changes as well as efficiency and accuracy in plan administration, all with the highest levels of security and compliance.

Online Reporting and Account Information

Both the "My Account Administrator" portal for employers and the "My Account Assistant" portal for participants are feature-rich web applications developed in-house and designed to present account information as well as provide a variety of detailed reports.

Online Invoice and Billing Information

You'll have quick access to your invoices and billings, and you'll get more information. You can see a broad overview of your current invoice and billing activity or dig deeper for a specific, detailed view of current or past activity, all without having to navigate away from the portal.

Online Plan Design Information

Your company's plan design information is easily available, whether you want to download a copy of your Plan Document or print your My Company Plan. A wealth of plan details will always be at your disposal.

We publish a variety of documents that educate and inform to help explain your plan benefits to you and your participants. Most of these publications are available for download from our web site and some are available as printed materials as well.

Online Plan Utilization Data, Forms, More

Once you log in to your account, you'll see a snapshot of your plan utilization information. Viewing the details breaks down claims submission and reimbursement payments for your plan.

Plan-specific forms and documents are also available for download.

Employers must request a PIN and both employers and participants must use our secure log-in to gain access to their account information.

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Visitors can access information that is available without any registration. News updates, our newsletter, product information, online Answer Book and our contact information are all ready for immediate viewing.

The BESTflexSM Plan

The BESTflexSM Plan is a Section 125 plan that allows participants to deduct money from their pay on a pre-tax basis to pay for their group insurance premiums and fund flexible spending accounts (FSA), which reimburse their eligible health care and dependent care expenses.

Participants can choose exactly how much they would like to contribute to the Health Care FSA and Dependent Care FSA. It even benefits businesses, as they save 7.65 percent in social security taxes on every dollar participants contribute to the plan.

The BESTflex Plan can include several plan design features – the 2-1/2 month grace period, the BennyTM Benefits Card, Individual Billed Insurance Premiums and employer FSA contributions, to name a few.

The BESTflexSM Plan Premium Only

The BESTflexSM Plan Premium Only is a Section 125 plan that allows participants to deduct money from their pay on a pre-tax basis to pay for their group insurance premiums. The plan makes costly group insurance premiums more affordable without any work on the participants' parts and even benefits businesses, as they save 7.65 percent in social security taxes on every dollar participants run through to the plan.

The EBC HRASM

The EBC HRASM (Section 105 Administration Health Reimbursement Arrangement) fills in the gaps left by health insurance plans by covering participants' eligible, uninsured health insurance expenses. Fully customizable to meet employers' needs, the plan is an ideal complement to a high-deductible health plan and a way to give participants control over and awareness of their health care spending.

The near limitless customization of the EBC HRA can create complex plan designs, but the combination of our proprietary administration software and phone and Internet support for participants and employers

streamlines our clients' experiences. Our knowledgeable Sales team can keep it simple or make it unique – either way, the EBC HRA will work for our clients and their participants.

COBRASecureSM

Federal and state regulations allow health plan participants to continue their employer-sponsored health care coverage after their employment ends, but doing so presents a special set of administrative challenges. Whether an employer must follow federal COBRA (Consolidated Omnibus Budget Reconciliation Act of 1985) regulations or state regulations (in Wisconsin, Texas, Utah, Illinois, New York or Minnesota), COBRASecureSM assures 100 percent compliance.

COBRA and State Continuation regulations are stringent and time-sensitive. Employee Benefits Corporation's teams have the training and experience to recognize their intricacies, allowing us to provide understandable, precise support to employers and participants. Our in-house Compliance team monitors continuation regulations and the complex situations they create to lift the weight from our clients' shoulders.

COBRASecureSM State Continuation Administration

COBRASecureSM State Continuation Administration is available for employers in Wisconsin, Illinois, Minnesota, New York, Texas and Utah. Each state has its own set of continuation regulations, for which we provide 100 percent compliant administration.

COBRASecureSM Retiree Administration

COBRASecureSM Retiree Administration handles the administration of employees who remain enrolled in an employer's health plan after retirement. To take the strain off the employer, we handle month-to-month tasks, such as collecting and disbursing premium payments; we communicate with the employer and insurance carrier regarding elections, cancellations and premium rate changes; and we provide Internet and phone support.

COBRASecureSM Retiree Billing

COBRASecureSM Retiree Billing handles the administration of employees who remain enrolled in an employer's health plan after retirement, but is meant for employers who do not need the complete services of COBRASecure Retiree Administration. We mail premium notices, collect and disburse premium payments, and manage premium rate changes.

BennyTM Benefits Card

The BennyTM Benefits Card is a stored-value debit card that participants use instead of cash to pay for their eligible, out-of-pocket expenses. The card simply debits participants' BESTflexSM Plan Health Care FSA or EBC HRASM account, making each plan a more convenient and attractive benefit.

Informed BennyTM participants have a true advantage, so Employee Benefits Corporation proactively educates participants on how to best use the BennyTM Benefits Card and on occasional changes to the way the card works. Of course, when other questions arise, participants and

employers can contact our employer and participant support teams for personal help.

Now is a better time than ever to implement the BennyTM Benefits Card

Due to tightening IRS regulations surrounding BennyTM Benefits Card use, a growing number of retailers have adopted technology that automatically verifies the eligibility of BennyTM Benefits Card transactions at the point of sale. This technology, known as an inventory information approval system (IIAS), not only allows the retailers to accept BennyTM payments, but only applies eligible expenses to the card, so participants avoid having to manually substantiate their transactions by submitting a receipt on a later date.

In the past, BennyTM participants were much more likely to have to submit a receipt for their transactions.

Since BennyTM saves participants from having to manually submit claims for reimbursement and now requires fewer and fewer receipt submissions, it makes the BESTflex Plan and EBC HRA still easier to use.

The BESTflexSM Plan

Pre-tax Group Premium and Flexible Spending Accounts

Options include designs to add Health Savings Accounts, Individual Insurance Premiums, Grace Periods or a Premium Only Plan

The EBC HRASM

Tax-free Health Reimbursement Arrangement

Deductible, Dental, Vision, Coinsurance, Co-pay, Prescription Co-pay and Deductible, Section 213 Expenses, Individual Insurance Premium and Health Savings Account compliant plan designs

COBRASecureSM

COBRA Administration

100% compliance with COBRA regulations; options include State Continuation, Retiree Administration and Retiree Premium Billing services

BennyTM Benefits Card

Debit Card Services

Participants use BennyTM to pay for out-of-pocket eligible expenses with the BESTflex Plan or EBC HRA

For more information on our products and services, contact our Sales team at sales@ebcflex.com or call us at 800 346 2126.

Answers
Spoken
Here.

Employee
Benefits
Corporation

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HRA plan designs can be complex. We make them easy.

The EBC HRA is a **Section 105 Health Reimbursement Arrangement**. It allows employers to create a pool of funds, which participants draw on to help meet the underlying health plan's high deductible. Once participants meet the deductible, the health plan begins reimbursing their medical expenses.

EBC HRA plan designs come in many **shapes and sizes**, but the variations stem from key choices by the employer – choices that determine **how and when** the plan reimburses participants' medical claims.

There's value in understanding how the EBC HRA works. This **plan design primer** simplifies the plan by **illustrating** common EBC HRA plan designs and **explaining** how each one reimburses claims. If you don't see a plan design you have in mind, don't panic – **there's more we can do** and our Sales team is available to provide the details.



Tiers: The Heart of EBC HRA Claim Reimbursement

The EBC HRA includes one to four tiers. Tiers are like dividers that break participants' EBC HRA coverage into smaller segments, with each segment reimbursing their medical expenses at a different level. Whenever a participant incurs enough medical expenses to reach a new tier, their coverage changes accordingly.



One-tier EBC HRA

When an EBC HRA has one tier, it reimburses participants' claims at a flat percentage of the employer's choice, up to the maximum EBC HRA amount available.

How it pays claims: In this sample EBC HRA, the plan begins reimbursing participants' eligible medical expenses from the first dollar of the deductible. The EBC HRA covers 80 percent, and the participant covers the remaining 20 percent.

Since the maximum deductible for single coverage is \$2,500 per plan year, this one-tier EBC HRA would reimburse 80 percent of that amount, or \$2,000.

Two-tier EBC HRA

When an EBC HRA has two tiers, each tier reimburses participants' claims at a different percent. Two-tier plans are one of the most common EBC HRA plan designs.

How it pays claims: This sample EBC HRA begins reimbursing participants' expenses once they have incurred \$500 worth of eligible medical expenses. At that time, Tier 2 begins and reimburses 100% of participants' next \$2,000 in eligible medical expenses.

With a maximum deductible for single coverage of \$2,500, this two-tier EBC HRA, like its one-tier counterpart, reimburses a total of \$2,000.



Plan Design Variables with Family Coverage

The sample EBC HRAs shown on this page illustrate single coverage. When family and limited family coverage are introduced, employers control how the family members' medical expenses accumulate.

Aggregate (Collective deductible)

This plan design choice allows the members of a family to **collectively** meet the EBC HRA's spending requirements.

If the EBC HRA requires the family to incur \$1,000 in medical expenses before it starts reimbursing, the \$1,000 can come from any combination of family members – even just one.

Embedded (Separate deductible)

This plan design choice requires that each member of the family **separately** meet the EBC HRA's spending requirements, up to a maximum number of deductibles required by the plan.

For example, if the family health plan deductible is \$2,000, each person must incur \$1,000 in deductible expenses, up to a maximum of two per family. The EBC HRA plan design could be set up so that an individual must incur \$500 in eligible expenses before the plan begins reimbursing the next \$500, up to two per family.

Choosing Embedded allows the EBC HRA to reimburse participants in a way that mirrors the underlying health plan.

The Versatility of EBC HRA Plan Design

There's a lot more the EBC HRA can do, including three and four tiers, working alongside a Health Savings Account (HSA) and the BennyTM Benefits Card, and combining multiple expense types under a global maximum benefit.



Three-tier EBC HRA

Each tier in a three-tier EBC HRA reimburses participants' claims at a different percent.

How it pays claims: In this three-tier example, the EBC HRA reimburses participants' claims at a progressively higher percent. It begins reimbursing participants at 50% once they have incurred \$250 in eligible medical expenses. It then transitions to paying claims at 100% in Tier 3.

The maximum EBC HRA benefit is \$1,250.



Four-tier EBC HRA

Again, each tier in a four-tier EBC HRA reimburses participants' claims at a different percent.

How it pays claims: This four-tier EBC HRA alternates between reimbursing the participant at 0% and 100%. Tier 1 requires the participant to incur \$500 in eligible expenses, and Tier 2 reimburses his or her next \$500 at 100%. Tier 3 then requires the participant to incur another \$500 in eligible expenses before Tier 4 reimburses him or her for \$1,000 at 100%.

The full EBC HRA benefit is \$1,500.



HSA-compatible EBC HRA

As long as the insured plan is HSA-compatible and the EBC HRA does not begin reimbursing participants until they meet the IRS minimum annual deductible, participants can maximize their HSA contributions and still participate in the EBC HRA.

How it pays claims: This EBC HRA begins reimbursing participants once they satisfy the minimum annual deductible – adjusted each year.



EBC HRA with BennyTM

Employers can enhance several EBC HRA plan designs with BennyTM, a debit card that provides participants with immediate reimbursement of eligible expenses. It works when the EBC HRA:

- Is an aggregate plan
- Reimburses at 100% in Tier 1
- Can reimburse a category of expense (medical, prescription, dental, vision or all Section 213 expenses)

How it pays claims: This EBC HRA reimburses \$500 in eligible expenses from the first dollar of the deductible at 100%.



Combined Maximum EBC HRA

This type of EBC HRA reimburses multiple expense types for a combined maximum benefit of \$1,250. The employer chooses how each part of the combined EBC HRA reimburses expenses by creating tiers and choosing a family coverage option, as explained in the EBC HRA examples in this brochure.

The EBC HRA Keeps Getting Better

Employee Benefits Corporation is committed to improving our EBC HRA and expanding our expertise. We've built many enhancements into our administration system to give employers more flexibility in EBC HRA plan design.

Deductible Credits Administration: Our accurate, efficient processes allow employers to implement an EBC HRA mid-year and "credit" employees for deductible expenses incurred before the EBC HRA's implementation.

Plan Designs: Employers can choose plan enhancements, all with online data that make them easy to manage. They include:

Post Employment Benefit

The Post Employment Benefit provides EBC HRA coverage for former employees, including separated employees, retirees, and employees who drop group health coverage.

Perpetual Benefit

An EBC HRA with the Perpetual Benefit does not have a plan year; it is continuous and allows participants to be reimbursed for eligible medical expenses dating back to the date they began participating in the plan.

Many EBC HRA Plan Designs Support These Optional Features, Too:

- Prorated benefit amounts for mid-year enrollees
- Dispersed payments to help employers manage cash flow
- Rollover of unused balances – from 1% to 100% – with a lifetime maximum option

Additional Benefits

Additional Benefits allow employers to provide additional EBC HRA funds to participants who meet specific employer-chosen incentives, including wellness goals.

Detailed HRA Reporting: Our clients have the unique ability to view participants' EBC HRA account usage by expense type, giving them the data and reports they need to make educated plan design decisions.

Contact Our Sales Team for More Information

Employee Benefits Corporation currently administers more than 1,500 HRAs. Each member of our Sales team has the expertise to design and implement a plan that meets each employer's unique needs, all while remaining compliant with the IRS regulations that govern HRAs.

Our collective expertise and eye for compliance makes implementing an EBC HRA efficient and easy. Whether you'd like more information about a plan design in this guide or have an idea for a plan design of your own, contact a member of our Sales team and we'll help you design a successful EBC HRA.

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**Employee
Benefits
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We make it easy.