

# HRAs: A Low-Risk and Customizable Benefit



Health Reimbursement Arrangements (HRAs) reimburse employees for eligible out-of-pocket **health care expenses** tax-free.

They are employer-funded only and reimbursements are **tax-deductible for the employer**. *Plus, any unused dollars remain with the employer.*

## HRA Funds can be used by

- ✓ Current & Former Employees
- ✓ Their Spouse
- ✓ Tax Dependents



## Employers have the freedom to tailor their HRA for their company's needs, including:

- ✓ How much the contribution limit should be
- ✓ When the plan would pay out
- ✓ Whether unused funds carry over into future years if they choose.

Plus, employers can choose to have the HRA reimburse for certain out-of-pocket expenses only – such as co-payments, dental expenses, vision expenses, etc..

## Can they be used with other Consumer-Driven Accounts (CDAs)?

**Yes!** HRAs can be stacked to offer maximum savings potential for employees.\*



## Did you Know?

In 2016, workers paid an average of **\$1,478 out-of-pocket** before health insurance coverage begins to cover part of their bills.\*\*

Save and Spend Healthy with HRAs!

Learn More

[flexiblebenefit.com](https://flexiblebenefit.com)

\* Some restrictions may apply.  
\*\* The Kaiser Family Foundation.