

GLP-1 HRA

GLP-1 medications are transforming weight management and metabolic health, but they can come with high costs and complex coverage rules. Many health plans limit coverage, exclude off-label use, or leave employees with significant out-of-pocket expenses. Employers are looking for ways to provide meaningful support without absorbing unpredictable costs or disrupting existing plan designs.

Flex's new GLP-1 HRA gives employers a flexible, employer-funded solution designed to address these challenges. This innovative approach allows organizations to support employees taking GLP-1 medications through tax-free reimbursements for employees and tax-deductible contributions for employers, while maintaining clear control over plan design, eligibility, and reimbursement limits.

How it Works

- This **employer-funded, tax-advantaged** HRA is specifically designed to reimburse medically necessary GLP-1 medications
- The GLP-1 HRA must be **integrated with a health plan**, and eligibility is limited to employees participating in the employer's health plan.
- GLP-1 HRA reimbursement requests must include **proper documentation** including: a Letter of Medical Necessity, Rx label, and receipt.
- The GLP-1 HRA can optionally be expanded to cover **other medically necessary wellness expenses**, such as gym memberships, exercise equipment, and weight management programs.

How it Helps

The GLP-1 HRA gives employers a new way to manage rising pharmacy and medical costs while providing employees with a tangible, valued benefit. It's a forward-thinking solution that helps employees pursue weight management and metabolic health goals, supports retention and satisfaction, and creates a structured, predictable approach to a high-demand benefit.

Employer Features and Benefits

- **Customizable Plan Designs** – Tailor HRAs to fit every client's needs with flexible options for eligible expenses, contribution structures, and reimbursement rules.
- **Comprehensive Compliance Support** – Includes a Plan Document and SPD to ensure transparency and regulatory compliance.
- **Real-Time Reporting** – Access a full suite of more than 40 reports with on-demand and automated options for tracking contributions, account balances, and participation.
- **Easy Funding** – No prefunding required, and employers retain all unused funds at the end of the plan year.
- **Advanced Technology** – Manage benefits through a secure online portal with intuitive tools to simplify plan administration.
- **Dedicated Support** – Tenured, accessible implementation, ongoing support, and renewal specialists to support a smooth setup and ongoing plan management.
- **Flexible Reimbursement Options** – Chose from multiple reimbursement schedules with payments issued via direct deposit or check.

Employee Features and Benefits

- **Easy Account Access** – User-friendly online portal and mobile app for managing all plans in one place, with convenient features and customizable communication methods.
- **Simplified Eligibility Management** – Capacity to establish EDI file feeds to minimize employer efforts needed to manage eligibility.
- **Proactive Communication** – Timely reminders, notifications, and features like text-for-balance to help employees stay on top of their benefits.
- **Employee Education** – Comprehensive resources and open enrollment support to help employees understand and maximize their benefits.
- **Accessible Support** – Live representatives available to assist employees with managing their accounts, along with 24/7 IVR to check balances and claims activity.

The Flex Difference

At Flex, we know that benefits administration is about more than just the plans themselves. It's also about trust, reliability, and service that makes life easier for brokers, employers, and employees.

For over 35 years, we've been a partner brokers and employers can count on, delivering knowledgeable support, smart technology, and solutions that simplify administration. From implementation to day-to-day management to renewal, Flex ensures your plans run smoothly, so you can focus on what matters most.

Looking for a way to help employees manage the cost of GLP-1 medications?

Connect with a Flex Sales Consultant to explore GLP-1 HRA options and plan design strategies.

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