

Health Reimbursement Arrangement (HRA)



As healthcare and insurance costs skyrocket, you must constantly be on the lookout for healthcare options that help contain costs and focus on wellness.

Streamline HR offers a flexible, easy-to-use Health Reimbursement Account solution that helps control costs while offering attractive, cost-saving benefits.

HRA ACCOUNT MANAGEMENT SOLUTION

Streamline HR's HRA Solution For Employers

Streamline HR partners with WEX Health to offer an industry leading healthcare platform that offers an easy-to-use, secure self-service portal for both employer and employees.

We also offer a prepaid benefits card that offers a proven substantiation and compliance process as well as a best in class mobile application that is free for employees to download.

- ✓ Choose from **15 basic** HRA plan designs, such as:
 - HRA with individual/family deductible
 - HRAs with co-payments for specific expense types
 - HRAs with percentage based payouts
 - HRAs with embedded deductible amounts
- ✓ **Manage HRA contributions, schedules and reimbursement rules** within the interface and allow for tiered contributions (individual, individual + spouse, etc.), custom contribution schedules, and individual/member maximums.
- ✓ Offer their employees the ability to add a **debit MasterCard** to their HRA plan for easier use of their benefit.

What is a Health Reimbursement Arrangement?

Health Reimbursement Arrangements (HRAs) are employer-funded group health plans from which employees are reimbursed tax-free for qualified medical expenses up to a fixed dollar amount per year. Unused amounts may not be rolled over to be used in subsequent years. The employer funds and owns the arrangement.

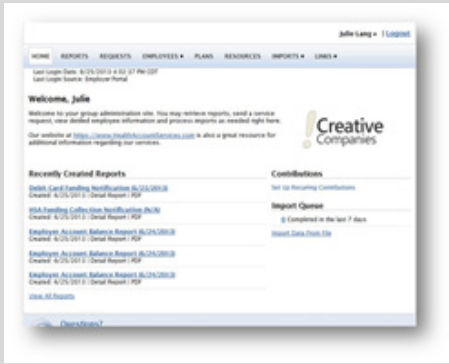


Streamline HR Benny MasterCard®

Streamline HR's MasterCard's Proven Substantiation /Compliance Process Auto substantiation (A-S) is the use of electronic means to verify the benefit eligibility of card transactions.

Since the IRS requires that 100% of HRA transactions be substantiated, a high A-S rate is the single biggest success factor for any benefit card program.

We deliver an 85 – 95% overall auto substantiation rate to our clients – the highest in the business – decreasing paperwork and increasing participant satisfaction.



Employer Experience

The Streamline HR Employer Portal is a **HIPAA-compliant**, user-rights based live interface that empowers HR staff with secure access to everything you need such as reports, employee data, and automatically generated alerts, notifications, and statements. Features include:

- ✓ User-defined **access to reports and notifications** as well as employee-specific data on the Employer Portal can be assigned by user, allowing us to limit access by division or business function.
- ✓ **Employer self-service capabilities**, based on user rights, including:
 - **Employee Management:** Online lookup helps employers respond to employees' questions and issues.
 - **Enrollment and Eligibility Management:** Enroll, updated enrollment and change employees' employment status via the interface.
 - **Robust, Flexible Reporting:** Automatically scheduled as well as on-demand reports at their fingertips, to run in PDF, Excel, or a data file with various report parameter options.



Consumer Experience

With our Streamline HR Consumer Portal, participating employees have 24/7/365 access to their account information and several self-service capabilities including the ability to:

- ✓ **View their HRA account balance**, history and transaction detail, status of historical and pending activity for manual claim submission, and debit card transactions.
- ✓ **Make transactions** on their own such as request claim reimbursements, online bill-pay, distributions to their own bank accounts and e-contribute to an HSA plan.
- ✓ **Manage personal information** and communication options. View/Update personal data, sign up for and manage direct deposit and card status, sign up for text and e-mail communications.
- ✓ **Utilize the dashboard.** Consolidate all out-of-pocket expenses that are available via online or mobile expense/receipt "shoebox" entries, claims that have been filed, debit card transactions, and bill pay distributions attributable to health expenses.



Streamline HR Mobile App:

Our Streamline HR Mobile App makes it easy for employees to manage their Health Reimbursement Account plan on their iOS (iPhone, iPod Touch, iPad), or Android-powered devices. They can:

- ✓ Check their available balances for their HRA account.
- ✓ Submit claims and receipts using their devices camera.
- ✓ Receive account balances and alerts via text message on their mobile device.
- ✓ Access convenient customer service contact information.



STREAMLINEHR
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