



# Better Group Benefits for Less

Save up to 30% on your Group Health Benefits Cost

## What is GroupHRA?

GroupHRA™ is the health benefits solution that saves employers money on their existing group health plan while giving employees better benefits.

- ▶ Save up to 25% - 35% (net) on your health plan without changing carriers
- ▶ Customize your plan with varied benefits to recruit and retain key employees
- ▶ Use your existing (or new) carrier and provider network

## How does it work?

### Step 1:

Reduce your monthly group premium by up to 50% by raising the annual deductible

### Step 2:

Set up GroupHRA to cover employees' out-of-pocket medical expenses

### Step 3:

As employees incur medical expenses, reimburse them through your payroll or direct deposit.

## The GroupHRA Advantages

**Complete Control** – Predict and plan for your employee health plan costs by deciding how much money to give to employees. If you change plans or carriers, you and your employees will not lose claims data or have to learn new systems. Powerful reporting tools let you see how well your plan is working, and you can make changes as needed.

**Easy Administration** – GroupHRA's easy-to-use online interface lets you manage your health plan quickly and easily. Plus, we help you communicate your plan to employees and take care of day-to-day review and approval of receipts. You spend less time managing your employee health plan and more time managing your business.

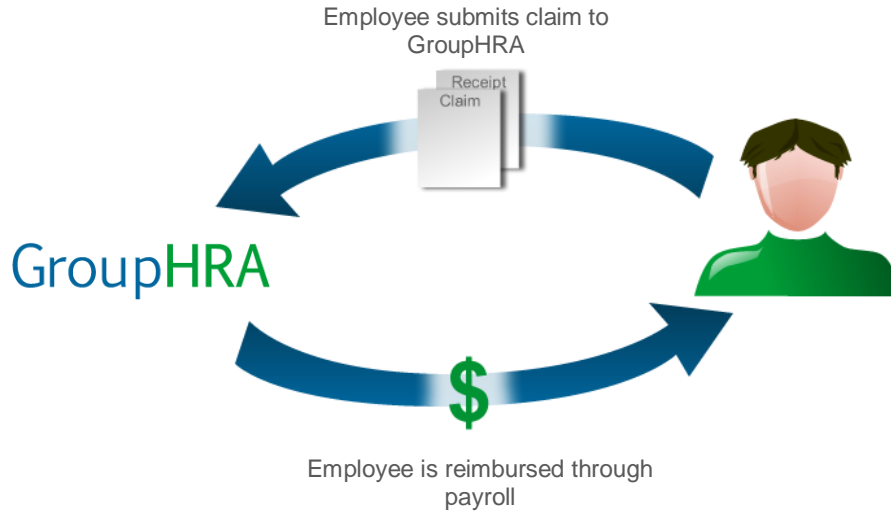
**Employee Satisfaction** – GroupHRA is also great for your employees. Not only does it reduce their group insurance premiums, but it gives them the security of knowing that you will reimburse the money they spend to cover deductibles and other medical expenses



Contact Us

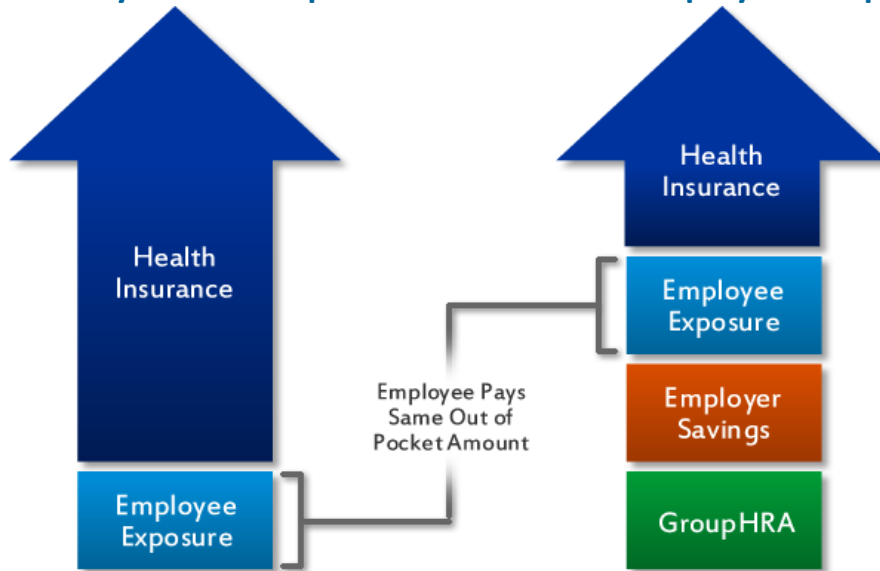
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# How this works with your payroll



GroupHRA allows you to use your payroll to bring your employees better, more affordable employer health benefits. Your employees have a high deductible group health insurance policy and receive tax-free reimbursements through their payroll for medical expenses. In addition to payroll reimbursement, you can also make same-day reimbursements to employees by cash, check or direct deposit.

## Case Study: How GroupHRA works for a 38-employee company



### Old Traditional Plan

**\$210,000/year policy premium**

\$500 Deductible, 20% Coinsurance  
 \$2,500 Out-of-pocket policy max  
 20% Coinsurance

**Total Cost: \$210,000/year**

*Employee Exposure: \$2,500/ year*

### New Plan with GroupHRA

**\$100,000/year policy premium**  
**+ \$38,000 GroupHRA Reimbursement**

\$5,000 Deductible, 0% Coinsurance  
 \$5,000 Out-of-pocket policy max  
 \$2,500 average GroupHRA Allowance  
 (40% utilization x \$2,500 x 38 employees)

**Total Cost: \$138,000/year\***

*Employee Exposure: \$2,500/year*

\*Total cost does not include GroupHRA admin fees