



# A New Way to *Help* your Employees Find Health Insurance

Save up to 50% on your Health Benefits Cost

## What is ZaneHRA?

ZaneHRA™ is the health benefits solution that helps cover employees and gives employers control over costs without a group health insurance plan

- ▶ No more health insurance rate increases – ever!
- ▶ Employees choose the health coverage they need
- ▶ Employers save up to 50% on their health benefit costs

## How does it work?

### Step 1:

#### **Choose a monthly Allowance for each Employee**

Similar to a business expense account, the money stays with the company until an expense is incurred

### Step 2:

#### **Employees select their health insurance policy**

Employees choose policies that best fit their needs and typically cost less than ½ the price

### Step 3:

#### **Reimburses employees tax-free**

Employers use ZaneHRA to reimburse employees for their insurance premiums and medical expenses

## The ZaneHRA Advantages

**Complete Control** – Predict and plan for your health benefit costs by choosing how much money to allocate to employees. If your employees change plans or carriers, you and your employees will not lose 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** – ZaneHRA'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.

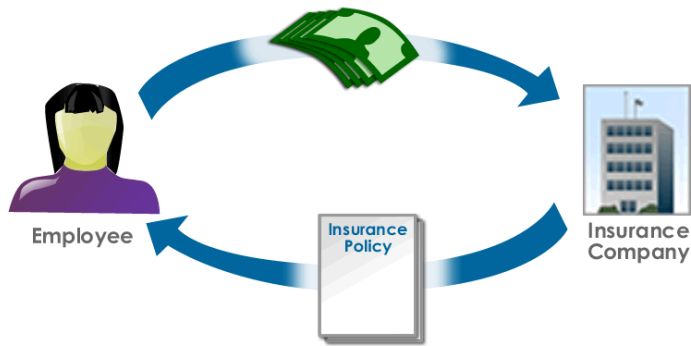
**Employee Satisfaction** – ZaneHRA is also great for your employees. Not only does it reimburse the cost of their insurance premiums, but it also gives them the security of knowing that you will reimburse the money they spend to cover deductibles and other medical expenses



Contact Us

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# How ZaneHRA Works



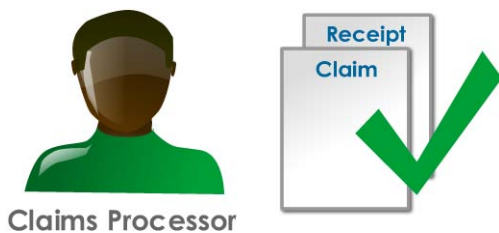
## Employee Pays Insurance Premium

With personal policies, employees can choose exactly the coverage they need from any carrier in any network. This generally costs 25-50% less than group insurance premiums.



## Employee Submits Claim

Claims can be submitted using ZaneHRA's entirely online system, or via fax or mail.



## ZaneHRA Claims Processor Approves Claim

Claims are processed no later than two business days from when they are submitted, but they are generally processed within the hour.



## Employer Reimburses Employee

Reimbursements can be made through payroll, direct deposit, cash or check. This money is provided pre-tax so both the employer and the employee save money on taxes.