



Offering Unique & Flexible HRA Plans

Renewal season is upon us and employers are looking for more ways to support this unique workforce and provide benefits that matter most to their employees. Health Reimbursement Arrangements (HRAs) are a great tool to help control costs and offer differentiated benefits that help attract and retain employees.

OCA Offers Unique and Flexible HRA Plan Designs!

Embedded Funding Limit Plans

These plans provide a family HRA reimbursement limit (Family Amount) accessible to each member and each family member has an individual amount limit. The Individual/Family Amounts for example, to complement a \$1,000 individual/ \$2,000 family deductible health plan, an employer may provide an HRA reimbursement of \$500 Individual Amount/\$1,000 Family Amount HRA.

Embedded or Non-Embedded Funding Plans

These plans provide a set dollar amount that the whole family can use. The aggregated family amounts for example, to complement a \$1,000 individual/ \$2,000 family deductible health plan, an employer may provide an HRA reimbursement of \$2,000 to use for one family member or a combination of family claims.

Partial Funding Plans

These plans allow for the HRA to reimburse a set dollar amount or a percentage based upon the total eligible amount. In addition, the reimbursements can be different based upon the service type (i.e. Office visit, hospital, Rx, etc.). For example, if the office visit is \$200, the HRA can reimburse \$150 leaving the employee with a \$50 responsibility/copay. Similarly, the HRA can be set to pay a percentage of a claims. Using the same example, if the office visit is \$200, the HRA can reimburse 80% per claim, leaving the employee with a \$40 (20%) responsibility.

Employee 1st Dollar/Donut Hole HRA Plans

These plans provide the ability for the employee to be responsible for an upfront first dollar amount before the HRA funds become available. For example, the employee can be responsible for the 1st \$500 of deductible, HRA pays the next \$1,000, and then the employee pays the next \$1,000 or until the deductible is met. Or, this can be reversed where the employer pays first.

Line Item Reimbursement Plans

These plans are designed to reimburse specific eligible items not reimbursed elsewhere. This can include stand alone Dental or Vision expenses, Medicare premiums (where allowable), 213(d) expenses, travel for medical treatments, and much more!

Balance Accruing Reimbursement Plans

These plans limit monthly exposure by making available a fixed amount each month, but accrues towards an annual max. For example, if an employer wanted to fund \$1200 annually for dental and vision expenses, but not more than \$100 a month, the plan can pay as accrued.

Additional Takeaways

- The sample HRA plan designs listed above can be combined (i.e. Copay and coinsurance reimbursements) together to create a multi plan design experience.
- All HRA plans can be offered with or without OCA's debit card.

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