A WageWorks® Health Reimbursement Arrangement (HRA) is a smart way to motivate and retain current employees, assist retirees, and help reduce healthcare costs. With a WageWorks HRA, your company determines and sets aside a certain amount of pre-tax funds to help employees pay healthcare expenses. WageWorks offers two types of HRAs:

- **Incentive HRA.** This type of HRA creates incentive for employees to participate in, for example, a health risk assessment or a smoking cessation or weight management program. HRA funds are contributed as credits are earned.
- **High Deductible Health Plan (HDHP) HRA.** This type of HRA complements an HDHP. Contributions are made to HRAs for employees enrolled in an HDHP to offset their out-of-pocket healthcare costs.

A WageWorks HRA is good for your company’s bottom line. By transferring funds into an HRA before payroll taxes are deducted, your company can reduce its tax burden.

The more employees participate in the WageWorks HRA program, the more your company saves. When your employees see how easy it is to use—and how easy it is to save—they’ll talk about it with their coworkers, driving up enrollment.

A WageWorks HRA gives you the flexibility and scalability to choose the health plans and saving accounts that work best for your company—now and in the future.
Key Features and Benefits

Easy-to-Use Payment Options

A WageWorks HRA makes it quick and easy for your employees to pay and be reimbursed for eligible medical, dental, and vision services using a variety of easy-to-use payment options:

- **Pay By Card.** Employees can use the WageWorks Healthcare Card, a proprietary debit card, to pay for recurring healthcare expenses, copayments, and deductibles.
- **Pay By App.** Employees can use the WageWorks EZ Receipts® mobile app on their mobile device to snap a photo of receipts and instantly submit them for reimbursement.
- **Pay Me Back.** Employees can be reimbursed for eligible out-of-pocket expenses directly—either by direct deposit or check.
- **Pay My Provider.** Employees can fill out a simple online form and have providers paid directly.
- **Pay By Carrier File.** WageWorks uses carrier data to substantiate card transactions so that employees can be reimbursed directly for out-of-pocket expenses.

Flexibility and Scalability to Accommodate Changing Business Needs

With a WageWorks HRA, you get the flexibility and scalability to choose the plans and accounts that work best for your company—now and in the future. A WageWorks HRA is compatible with any HDHP. As part of a robust technology platform, it’s easy to add other benefits, such as a Health Savings Account (HSA) or a Limited Purpose Flexible Spending Account (FSA). You can also integrate it with an existing FSA. WageWorks ensures that funds are withdrawn from the appropriate account based on your company’s payment order. Your human resources and payroll departments can receive carrier files from any health plan to improve debit card substantiation or to automate healthcare expense reimbursements.

Outstanding Support for You and Your Employees

WageWorks assigns a dedicated relationship manager to guide and advise you through every stage in your WageWorks experience—from implementation and enrollment to account recordkeeping and claims processing. With live customer support on weekdays, and 24x7 online access to real-time account balances and activity, your employees have the confidence to continue to re-enroll in a WageWorks HRA year after year.

Learn More

Talk to an expert. Your WageWorks sales representative can provide you with more information.
Or visit www.wageworks.com.

About WageWorks

WageWorks (NYSE: WAGE) is a leading provider of Consumer-Directed Benefits (CDBs) in the United States. WageWorks administers and operates a broad array of CDBs, including pre-tax spending accounts, such as healthcare and dependent care Flexible Spending Accounts (FSAs), as well as Commuter Benefit Services, including transit and parking programs, Health Savings Accounts (HSAs), Health Reimbursement Arrangements (HRAs), and other employee benefits.