

If you want a better way to keep your people covered, you're covered.

Health Reimbursement Arrangement (HRA)

Putting money away for employee health expenses should be as simple as it sounds: Setting up an account, giving employees access and helping them cover the cost of their medical care.

WageWorks' HRAs are designed to be flexible, simple and engaging:



Flexible enough to fit the policies and the objectives of your organization



Simple enough for your employees to get the funds they need



Engaging and educational enough to keep employees involved with your plan

In other words, it's an HRA that takes care of everyone's needs.

A program that works shouldn't be so much work.

Our flexible HRA programs are built around your plans—and they can be customized to many different plan designs.

- High-deductible plans
- Wellness contributions
- Retiree medical plans
- Customized eligible expense lists and funding descriptions
- Set contribution limits
- Freedom to allow/restrict rollovers
- Easy access to FSA—use the same system and debit cards

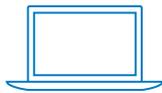
You'll also be able to track and analyze your benefits in real time, with a single view of your entire program and any report you require. You can view plan rules and adapt them as necessary. And when it comes to your employees, you can customize your plans and easily communicate the benefits in a few quick clicks.

An HRA that works for you and the people who work for you.

We think staying healthy should be easier. So we've made every employee touchpoint as simple as clicks and taps. All they need to do is download the EZ Receipts app or check out their account online. Both give them 24/7 control and the ability to:



Monitor account balances



View and process claims



Upload receipts



Access tools and resources

Using their HRA is as easy as picking a payment, entering the claim and confirming the request. And employees get four efficient ways to pay for their medical expenses:

1. **Pay By Card:** They simply swipe their debit card to cover eligible expenses.
2. **Pay Me Back:** They pay out of pocket and get reimbursed by check or direct deposit.
3. **Pay My Provider:** They pay directly, using online bill pay.
4. **Pay By Carrier File:** They get reimbursed automatically, based on carrier data.

If you have more than one WageWorks program, employees also enjoy a combined HSA, FSA and HRA experience: One website, one healthcare card, one smart platform that knows which account to use when, and one toll-free number to call with questions.



It's easy to use, so it's easy to stay involved.

A benefit isn't a benefit if no one's using it, so we've created turnkey tools to help employees choose, use and value what you give them.

With clear enrollment communication materials, WageWorks makes sure they understand their high-deductible plans and health care spending solutions. We also provide ongoing education to ensure they make the most of their HRA.



One more thing. And by that, we mean one, total solution.

If you're working with different vendors to offer the HSAs, FSAs, Commuter programs, COBRA packages and other benefits employees want and need—any savings you're seeing could be outweighed by the time you're investing.

When you work with WageWorks, all your Consumer-Directed Benefits fall under one program. One plan to manage. One number to call. It's a simple, connected experience for employees and an integrated, easy-to-manage solution for you.

For more information, or to contact a WageWorks HRA expert, visit [wageworks.com/hrabenefits](https://www.wageworks.com/hrabenefits).