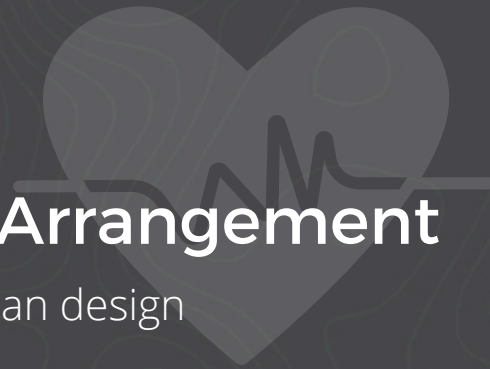




# Health Reimbursement Arrangement

Configurable technology for almost any plan design



## Health Reimbursement Arrangement

A Health Reimbursement Arrangement (HRA) is an employer-funded plan that reimburses employees for medical expenses not covered by company-sponsored insurance. HRAs are popular with employers who want to create targeted and highly specific health plan designs that meet the needs of their employees. Health plan deductibles, vision, and dental costs are typical covered items under an HRA plan. If an employer offers an Individual Coverage HRA (ICHRA), the ICHRA can also reimburse individual health insurance premiums or Medicare premiums.

### Common Challenges

An HRA gives employers maximum flexibility in assisting their employees with non-insured medical costs, but older platforms often fall short of being effective. Common challenges we hear include:

- Labor-intensive manual tracking of deductible levels to determine whether or not to reimburse
- Manual integration with health insurance plans
- Employees don't understand their plan
- Claim adjudication and payment rules are complex, requiring knowledgeable and frequent communication
- Undependable service responses from administrators, banks, and insurers

#### Key Benefits

- Configurable plan designs
- Dedicated HRA service team
- Participant plan education
- MyNavia mobile app
- 100% US-based, live customer support

*PeopleKeep, "Small Business Health Insurance Reimbursement: Annual Report", 2020*



## HRA Savings

Businesses with a HRA vs. a group plan can save between 27% and 52%, depending on coverage status.

**26%**

Individual coverage

**52%**

Family coverage

# Navia HRA Solutions

## Configurable plan designs

### Never hear “we can’t support that”

Navia's HRA platform is the most comprehensive in the marketplace. Whether your plan is a Section 105, an ICHRA, a dental/vision, or other plan variant, Navia can handle it.

## Dedicated HRA service team

### Do away with customer service concerns

Unlike most administrators, Navia trains dedicated HRA service reps that exclusively serve HRA participants. Employees talk directly to HRA experts, every time.

## Participant plan education

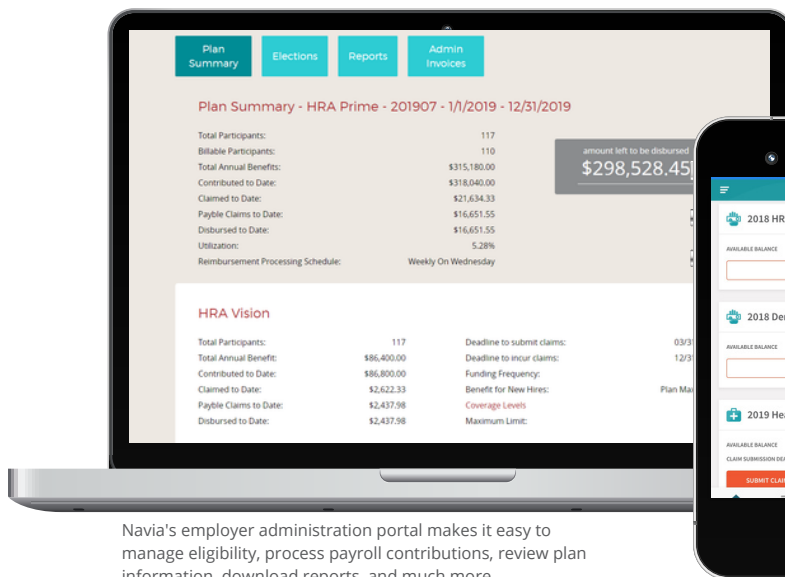
### Don't lose out on healthcare savings

High-performing HRAs reduce healthcare costs for employers. Navia supports participants throughout OE and plan launch to ensure more educated HRA usage, which helps return more costs savings to employers.

## MyNavia mobile application

### Eliminate account access and payment headaches

Navia HRA participants can login via fingerprint and facial ID (one less password to remember), easily submit claims, receive payment alerts, view account balances, and access eligible expenses... all on the go.



Navia's employer administration portal makes it easy to manage eligibility, process payroll contributions, review plan information, download reports, and much more.



HRAs that cover all medically necessary expenses can utilize our Navia Benefits Card. The benefits card and MyNavia mobile app provide the quickest fund distribution methods available, and are usable across multiple benefits.

## HRA Product Features

Navia's clients have access to industry-best features and capabilities:

### Employers

- Configurable support for popular HRA plan types
- Comprehensive enrollment and communications assistance
- Plan metrics at your fingertips on the employer portal
- Automated online plan renewal
- Dedicated HRA support team
- Plan documents, SPDs, and non-discrimination testing
- Dedicated implementation manager
- Responsive and experienced employer service team

### Participants

- Online or mobile HRA claims submission
- Dedicated HRA service team to handle complex HRA questions
- MyNavia mobile app
- Direct deposit for claims reimbursement
- Navia Benefits Card (for HRAs that cover all medically necessary expenses)
- Customer service online, by email, or by toll-free call

## Connect with us today

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(425) 452-3498

www.naviabenefits.com

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