



Scheduled Health Reimbursement Arrangement

Integrated plan designs to provide comprehensive benefits

Scheduled Health Reimbursement Arrangement (SHRA)

A Scheduled Health Reimbursement Arrangement (SHRA) is an employer-funded plan that is integrated with a group medical insurance plan. With a SHRA employers can specify which expenses are eligible for reimbursement through the HRA and whether or not those expenses are subject to deductibles, co-insurance and/or copayment provisions. SHRAs are popular with employers who want to create targeted and highly specific health plan designs that meet the needs of their employees.

Common Challenges

SHRAs enhance traditional medical plans and give employers maximum flexibility in assisting their employees with medical costs. Common challenges we hear include:

- Experiencing difficulty trying to compete with rising cost trends
- Unalterable plan designs
- Having to decide between providing competitive benefits and managing costs effectively
- No marketing comparison available
- Minimal to no claims utilization reports provided
- Policies may not cover certain benefits
- Limited transparency

Key benefits

- Configurable plan designs
- Dedicated Scheduled Plan Service team
- Mobile app & online portal
- Lower total cost while providing competitive benefits
- Participant benefit education
- 100% US-based, live customer support

Sample SHRA Client Savings

Flat-rate
Plan Premium

Total Costs
\$534,184

Traditional Plan

+ Administration

+ Claims

+ Carrier Premium

Total Costs
\$375,123

SHRA Plan

23%

Average savings compared to traditional plans

*Scheduled Plan Services Department annual data 2022/2023

Client Savings

\$159,061

Average monthly participants: 45

Navia SHRA solutions

Configurable plan designs

Enhance out-of-pocket traditional plans

Navia's SHRA platform is the most comprehensive in the marketplace. By integrating the SHRA with your group health plan, you can customize your plan to provide the best coverage for your employees.

Minimize cost

Don't miss out on cost savings

SHRA plans allow employers to manage their healthcare costs effectively without diminishing employee benefits. Integrating a SHRA plan reduces insurance premiums and member responsibility for claims.

Dedicated service team

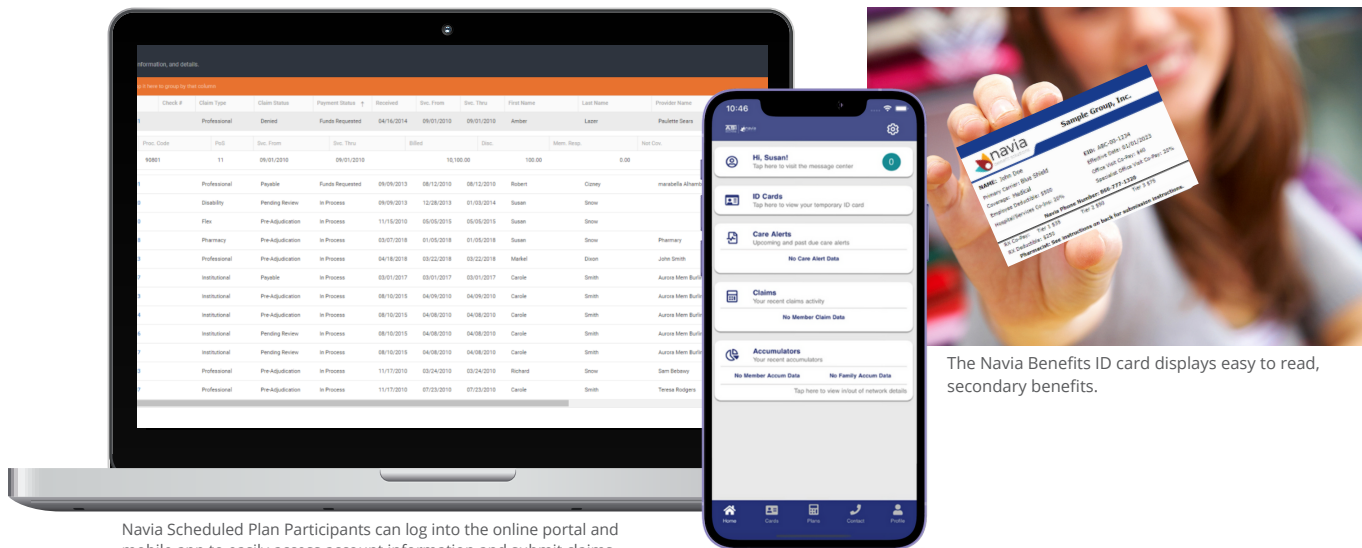
Do away with customer service concerns

Unlike most administrators, Navia trains dedicated customer service representatives that exclusively serve SHRA clients and participants. Employees, clients, and brokers receive exceptional support from plan experts.

Versatile, easy claims tools

Eliminate claims management headaches

Our online portal and mobile app are convenient and user friendly. Navia SHRA participants can log in easily to submit claims, enroll eligible dependents, view claims, and access other account information on the go.



Navia Scheduled Plan Participants can log into the online portal and mobile app to easily access account information and submit claims.

The Navia Benefits ID card displays easy to read, secondary benefits.

SHRA product features

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

Employers

- Configurable support and flexible plan designs
- Significant savings compared to traditional health plans
- Full carrier market cost comparison
- PCORI data assistances
- Comprehensive enrollment assistance
- Prescription benefit management option
- Annual reporting and claims utilization data
- Employer portal for plan administration and reporting

Participants

- Lower out-of-pocket medical expenses
- Quick, easy, versatile online and mobile account access
- Simple claim submission
- Pay provider directly or option for member reimbursement
- Comprehensive benefit education
- Dedicated SHRA service representatives

Connect with us today

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