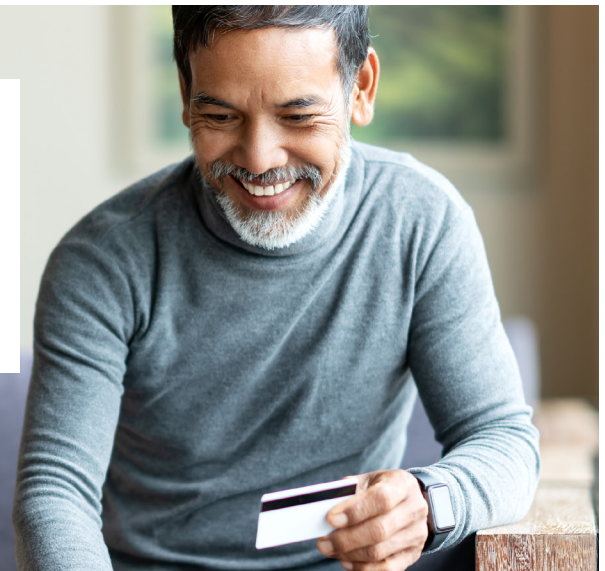


Health reimbursement arrangements (HRAs)



HRAs offer employees and retirees a way to be reimbursed tax-free for qualified healthcare expenses not covered by their health plan. An HRA is funded and owned solely by the employer or plan sponsor.

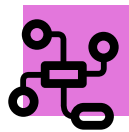
HRAs are typically designed to complement employer-sponsored health insurance plans, and they provide additional financial support for employees' and retirees' healthcare costs. However, they can also be used to fund healthcare-related expenses, including premiums purchased on the individual marketplace.

Some key features of HRAs administered by Via Benefits include:



Tax Benefits

Contributions made by the employer to HRAs, and qualified withdrawals for eligible medical expenses, are generally **tax-free** for the plan sponsor and the employee or retiree.



Plan Design

Plan sponsors have the flexibility to design HRAs to **meet the specific needs** of their employees and retirees. They can determine the types of expenses covered, contribution amounts, whether balances can be rolled over and other plan details.



Reimbursement

Eligible healthcare expenses, such as premiums, co-pays, deductibles, prescription medications, and certain medical services can be **automatically paid** from HRA funds.



Flexible Funding

A variety of financial accounts, including trust accounts and VEBAs, can be used to **fund HRA payments**.

Via Benefits spending accounts solution helps employers and plan sponsors design or administer an existing design of an HRA offering tailored to meet the diverse needs of their employees and retirees, providing them with a valuable financial resource for their medical expenses, while allowing plan sponsors to be in control of costs and reduce their administrative burden.



Request a demo today
viabenefits.com