

# BRMS HRA Services

BRMS is focused exclusively on providing easy-to-use, fully compliant services to employers of all sizes.

## Health Reimbursement Account Administration

A BRMS health reimbursement arrangement (HRA) is a great way to combat the rising cost of healthcare. Offering an HRA allows you to provide a valuable benefit to your employees, giving them access to funds to pay for eligible out-of-pocket expenses, while your organization reaps significant savings.

## The Advantages for Employers

HRA are similar to other reimbursement accounts, but they are funded solely by employers. As the plan sponsor, you get to decide who can participate, which eligible expenses will be covered, how much you will contribute, how the plan is structured, as well as other key plan components.

Most importantly, 100 percent of reimbursements are tax-deductible for your organization (or you). Save even more by integrating a HRA with a qualifying high deductible health plan (HDHP) that offers essential health care benefits. You will continue to provide employees with traditional health insurance coverage – along with an HRA plan that reimburses them for out-of-pocket eligible expenses. You will see your premium costs go down and your savings go up.

## You're In Control!

As the plan sponsor, you have control over key plan components, including (but not limited to):

- Who can participate – Full-time vs. part-time, active employees vs. retirees, etc.
- Plan Structure – integrated HRA, limited-purpose HRA, retiree HRA, etc.
- Which eligible expenses will be reimbursed – all eligible expenses, a limited subset, etc.
- How much you will contribute
- Offering a rollover feature, and if so, if the rollover amount is capped

## HRA Service Features

- Employee communication and enrollment tools to support your enrollment efforts
- Quick claims processing and payment for traditional claims
- 24/7 Web access to account information
- Multiple funding options available to meet any employer's needs
- Comprehensive non-discrimination testing options are available to ensure your plan meets all requirements.
- Participant Debit Cards

## Superior Client Service



- All compliance and administration is done by BRMS on your behalf.
- When an employee is enrolled in a plan, employees submit reimbursement forms directly to us (via mail or fax). In return, we cut a check directly to the employee, ensuring no overpayments and accuracy in claims paid.
- Vbas tracks elections and payments that both the employee and the employer can view.
- Your BRMS Client Manager is available to attend open enrollment meetings and will assist in presentation creation.
- BRMS has a dedicated Health Reimbursement customer service team available to answer employee claims inquiry and questions.