

PriorityHRA for large groups

PriorityHRA is a flexible, fully integrated funding account that adds a health reimbursement arrangement (HRA) to any Priority Health medical plan.

Why **PriorityHRA**?

PriorityHRASM puts employers in control of their health care spending. They control the level of HRA funding they want to provide to their employees, saving them money in the long run. Their employees can use the money to pay for eligible deductible and coinsurance expenses.

A better way to save

Lower employers' costs and help employees pay for health care expenses¹ with **PriorityHRA**.

EMPLOYER BENEFITS

- **PriorityHRA** gives employers more flexibility than other HRAs. Employers can customize it to suit their company's and employees' needs. **PriorityHRA** offers greater accuracy and more efficient claims processing and reimbursement.
- Employers determine the contribution amount to the HRA, and their contributions are tax deductible.
- Employers don't need to pre-fund the HRA. We allow funding on a pay-as-you-go basis.
- The HRA contributions remain in the employers' general assets until they're used to pay for qualified expenses.
- Employers retain ownership of the HRA funds if an employee leaves the company or if there are any remaining balances at the end of the plan year.
- We administer reimbursement of eligible expenses.
- Administration is simplified because our integrated system takes care of all claims processing, tracking of HRA balances and more.

EMPLOYEE BENEFITS

- HRA contributions are available to employees from the first day of coverage.
- Using HRA money is simple. We determine how much employees owe for eligible medical and coinsurance expenses, and we check their HRA balance. If funds are available, we pay the provider directly. This eliminates paperwork and ensures providers are paid as intended.
- Employees receive claim activity statements that track their health plan coverage and HRA balances.
- Employees can also log in to their Priority Health member account at priorityhealth.com day or night to view their HRA account and health plan activity.

How it works

- 1 | Select a Priority Health medical plan.** There are no plan design requirements. Choose the network solution: HMO, PPO, or POS. Then set the level of benefits for employees, including deductibles, copays¹, coinsurance and out-of-pocket maximums.²
- 2 | Define the HRA.** Make determinations such as:
 - Employer contribution amounts
 - Employee out-of-pocket liability
 - Who pays first—employers or employees
 - What expenses will be covered
 - Whether the HRA balance can be carried over to the next year, and if so, how much
 - If there will be a cap on employee contributions
- 3 | Put PriorityHRA to work.** Once the details are in place, the HRA goes to work, helping employees pay for eligible medical expenses—including deductibles and coinsurance—until all HRA funds are paid out.

PriorityHRA is compatible with the following plan designs:
Copey Aligned // Tiered Copey // Traditional Copey // **PriorityValue**

Learn more. Talk to your Priority Health representative today.

¹The HRA does not reimburse: pharmacy deductibles, copays and coinsurance or flat dollar copays

²**PriorityHRA** cannot be combined with **PriorityWell** Choice Benefits or **PriorityHSA**SM