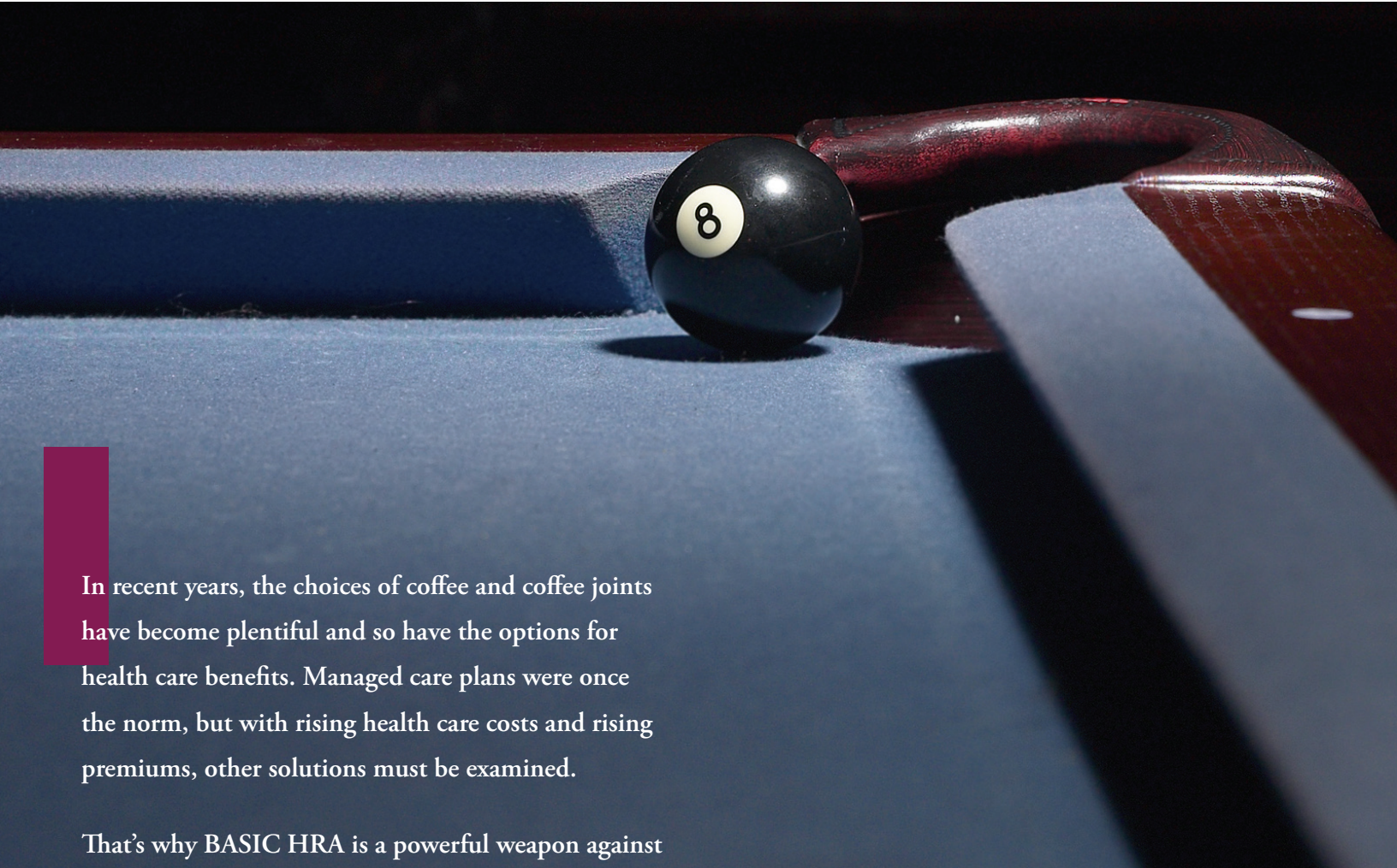


YOU CALL ALL THE SHOTS.

A close-up photograph of a pool table. A dark wooden pool cue is positioned diagonally across the frame, with its tip pointing towards the bottom right. A black 8-ball is resting on the blue felt near the cue's tip. The background is dark and out of focus.

In recent years, the choices of coffee and coffee joints have become plentiful and so have the options for health care benefits. Managed care plans were once the norm, but with rising health care costs and rising premiums, other solutions must be examined.

That's why BASIC HRA is a powerful weapon against rising health care costs. A Health Reimbursement Arrangement (HRA) is a versatile tool for cost control and for developing a more consumer driven health care benefit plan. BASIC benefit consultants are second-to-none in the industry when it comes to knowledge and experience in plan designs. Don't wait any longer. It's time to get creative with your health care dollars and we can help you do that.





BASIC HRA

the **BASICs**.

In the current health care environment, employees are insulated from the actual cost of medical care. As a result, there is no incentive for employees to manage the amount they spend for health care. A Health Reimbursement Arrangement (HRA) creates an incentive for employees to control costs.

- with the help of your broker or agent, you select a higher deductible health plan and save 15% to 35%
- from the savings, employers establish HRAs for each covered employee which provides dollars for medical expenses
- employees spending money from an HRA tend to consider their health care purchases more carefully. This rewards both the employer in reduced HRA reimbursement and the employee in less out-of-pocket costs

the **options**.

BASIC's benefit consultants help you design a plan that works for your company's specific situation and culture.

- you set the benefit parameters for administration; cover medical, dental, vision, prescription, over-the-counter drugs or any combination
- you decide if any dollars left at the end of the year can be carried over to the next year (this can provide an incentive for the employee not to spend it all)
- you decide if reimbursements should be paid out of a BASIC Flex plan first
- similar to a FSA, you can pre fund the employees account or prorate deposits into the employees account

the **answer**.

You won't be the only one happy with a BASIC HRA. The majority of your employees will be better served and more satisfied with their health insurance benefits.

- all claims are processed daily, five days a week
- check and direct deposit reimbursements available
- a personal account representative is assigned to you for individualized service
- plan activity can be accessed online

Keeping your best interests as our top priority is in our best interest. We can help you explore the options available and design a plan that meets your goals. We are experts in "best practice" development.



For more information or to be put in touch with a benefit consultant call **800-444-1922 x3** or visit **www.basiconline.com**.