



HRA *by BASIC*



A Health Reimbursement Arrangement (HRA) is a versatile benefit that helps employers cut down on rising healthcare costs. BASIC HRA combines second-to-none best practice administration with our industry-leading customer service to help your business maximize its healthcare dollars.

Whether we are helping you establish a new HRA or taking over administration for an HRA, we conduct a thorough review to help you avoid implementing or continuing with a design that is cumbersome, or even worse, discriminatory.

1

HRAs are tax free for employees and tax deductible for employers.

2

Every client receives a dedicated BASIC account manager - same person, every time.



A New Way to Manage Benefits

Employee benefits are now easier to manage than ever before with BASIC's state-of-the-art Consumer Driven Accounts system. You may now offer your employees over 30 integrated benefit accounts to meet their varied needs, all with no extra work required on your end.

BASIC's one-stop solution allows you to manage all your benefit plans on one card, one website, and one mobile app for the utmost convenience.

You have the power to create a custom benefit program tailored to your employees' specific needs. Choose from a wide range of healthcare benefit accounts like FSA, Simple HRA, or HSA, and combine them with dependent care, transit, wellness rewards, and education reimbursement accounts – all on a single platform.

The BASIC Card & MyCash

With MyCash, when an employee requests a reimbursement, funds are immediately processed and placed in an account that's available on their BASIC card. No more delays!

The BASIC Card is smart enough to pay for eligible items from benefit accounts and ineligible expenses (e.g., milk, gum, or other ancillary expenses) from a participant's MyCash account.



Elevate Your Benefits Package With BASIC HRA

BASIC HRA is the perfect tool to help employees bridge the gap between out-of-pocket expenses and group insurance coverage. Employers set the plan's benefit parameters for when and what is covered. Best of all, HRAs are tax-free for employees and tax deductible for employers.

- First Dollar Plans reimburse eligible out-of-pocket medical expenses, starting with the first dollar.
- Comprehensive Plans offer design flexibility by choose categories of expenses for reimbursement eligibility: including co-pay, deductible, RX, coinsurance, dental, and vision. Employers can choose to have participants to pay an initial amount before accessing their HRA funds.
- Any money left at the end of the year can be carried over to the next year, providing incentive not to use all their funds.
- You decide if reimbursements are paid from their BASIC FSA plan first and we make sure there is no double dipping.

The BASIC Benefits Mobile App With Picture to Pay

In three quick steps, participants can pay their medical bills directly to healthcare providers with our "Picture to Pay" feature.

No paper, no postage, no hassle.

1. Snap a picture of the bill
2. Submit via the BASIC Benefits app
3. BASIC pays the bill from the appropriate benefit account



For more information about any of our services or to speak with a sales consultant call 800.444.1922 x 3 or visit [basiconline.com](https://www.basiconline.com).