

PriorityHRASM



*Employees will enjoy the benefits.
You'll appreciate the bottom line.*

Health reimbursement

PriorityHRASM is a flexible, fully integrated health plan solution that can lower your total health care spending. It adds a health reimbursement arrangement (HRA) to a Priority Health medical coverage plan.

Understanding PriorityHRA accounts

PriorityHRA puts you in charge of your health care spending. You control the level of HRA funding you want to provide for your employees. Then your employees can use the money to pay for eligible deductible and coinsurance expenses.

Flexible and streamlined

Built on a robust technological platform, **PriorityHRA** gives you more flexibility than other HRAs. You can customize it to suit your company and your employees' needs. **PriorityHRA** offers greater accuracy and more efficient claims processing and reimbursement. That makes it the easiest HRA on the market for you and your employees.

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An easier way to save

Life just got a little easier for you and for your employees with **PriorityHRA**, the health reimbursement arrangement that puts you in control.

Easy for you

- You determine the amount to contribute to the HRA, and your contributions are tax deductible.
- You don't need to pre-fund this HRA. We allow funding on a pay-as-you-go basis. So if employees don't use their accounts, no funding is required.
- Your HRA contributions remain in your general assets until they're used to pay for qualified expenses.
- You retain ownership of HRA funds if an employee leaves your company.
- We administer reimbursement of eligible expenses.
- Your administration is simplified because our integrated system takes care of all claims processing, tracking of HRA balances and more.

Easy for employees

- 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 a single Explanation of Benefits (EOB) that tracks their health plan coverage and HRA balances.
- Employees can also go to their Member Center at priorityhealth.com day or night to view their HRA account and health plan activity.
- Customer service is always just a phone call or e-mail away.

Easy as 1, 2, 3

Step 1

Select a Priority Health medical plan. There are no plan design requirements. You can choose the platform: HMO, PPO or POS. Then you set the level of benefits for your employees including deductibles, copays, coinsurance and out-of-pocket maximums.*

Step 2

Define the HRA. We'll help you through all the decisions, including:

- How much will you contribute to the HRA?
- Does the employee have any out-of-pocket liability before the HRA kicks in? Do you want the HRA to pay first? How about a cost share with employees? For example, the HRA pays 50% and the employee pays the other 50%.
- What medical expenses are eligible for reimbursement from the HRA? Deductible, coinsurance or both? In-network and out-of-network expenses?
- Do you want a cap on what you'll pay out per person? Or what employees pay?
- Can your employees carry over unused HRA balances to the next year? If so, how much?

Step 3

Put PriorityHRA to work. Once the details are in place, the HRA goes to work, helping your employees pay for eligible medical expenses – including deductibles and coinsurance – until all HRA funds are paid out.

[Learn More](#)

Talk to your independent agent or Priority Health representative today.

*To find out more about **PriorityHRA** and our many other health plan solutions and services, call us at **800 942-0954**. Or go to priorityhealth.com.*

* **PriorityHRA** can't be combined with **HealthbyChoice** Incentives or **PriorityHSA**

