

HRA

Simple set up.

Seamless
Implementation.

Superior service.



Blue Cross[®] and Blue Shield[®] of Vermont makes HRAs easy for you – and your clients

A health reimbursement arrangement (HRA) is a great way for your clients to offset their employees' health care costs while enjoying tax advantages. HRAs help employees pay for eligible medical expenses, and since the accounts are employer-owned and funded, your clients have more control and design flexibility.

Outstanding support for you and your clients

Your clients and employees have access to 24/7 support tools to ensure they're getting the most out of their HRAs. Our high-touch service model provides one-on-one training sessions and a whole team of account executives and customer service representatives. This ensures seamless administration and empowers employees to take an active role in their health care spending decisions.

Employers enjoy flexibility, tax savings

Blue Cross and Blue Shield of Vermont's HRA plans are easy to implement and offers valuable advantages, including:



Control Employers decide how much to contribute and what medical expenses are eligible.



Flexibility Employers have options for claims payment: either the employer or the employee can pay the first dollars spent.



Tax savings Employers' contributions are tax-deductible, lowering their taxes.



Ownership Employers decide whether to allow funds to carry over each year, and HRA funds stay with the company should the employee leave.



Added savings Employers only pay if the employee uses the funds. On average, employees only use 70 percent of offered funds.



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User-friendly tech and tools make it easy for your clients to manage their HRAs 24/7

- **Portals** – broker, employer, member
- **Mobile app** (*available in 2021*)
- **Debit card** – simple, seamless and smart. Funds draw from designated HRAs automatically. Free cards with no fees.

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With every plan you get:

- Award-winning customer service
- Competitive interest rates
- 24/7 online account access

Learn more. Talk to a health care spending administration expert.

Your Blue Cross and Blue Shield of Vermont sales representative can provide you with more information.

Need help?

Call Blue Cross and Blue Shield of Vermont at **1-866-999-2605**.

Visit www.bcbsvt.com/mymoney

 **BlueCross BlueShield**
of Vermont

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