



FURTHERSM
by HealthEquity

HRA

Simple set up

Seamless implementation

Superior service

Further 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 receive 24/7 support 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 gives you and your clients seamless administration and empowers employees to take an active role in their health care spending decisions.

Employers enjoy flexibility, tax savings

Further's HRA plan is easy to implement and offers your clients 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.



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

- Portals - broker, employer, member
- Further mobile app
- Debit card - simple, seamless and smart. Funds draw from designated health spending account(s) automatically. Free cards with no fees.

The Further difference

Since 1989, Further has served as a trusted industry innovator with a deep understanding of health plan benefit design and administration. You get:

- Best-in-class customer service
- State-of-the-art reporting, marketing and branding capabilities

Our customer service tops the industry

- 96 percent customer satisfaction rating year after year
- Specially trained medical account specialists
- Average employment tenure of seven years

Learn more. Talk to a health care spending administration expert

Your Further sales representative can provide you with more information.



855-363-2583



hellofurther.com