

FURTHERSM

HSA/HRA Wrap Plan

The HSA/HRA Wrap Plan offers the convenience and tax savings of a health savings account (HSA) combined with the advantages of a health reimbursement arrangement (HRA), making it an affordable health benefit option for small businesses. This plan works with qualified high-deductible health plans (HDHP) to provide savings for both employers and employees.



Enjoy health care savings with contributions from your employer

How it works

Using your pre-tax HSA dollars, you pay for health care expenses (known as out-of-pocket expenses) until a preset amount of your deductible has been met (known as a threshold). This threshold is determined by your employer.

Once your medical claims meet the threshold, the employer-funded HRA begins paying your medical claims until the deductible on your health plan has been met. After the entire deductible has been met, your health plan begins to pay according to the coinsurance on that plan.

Benefits for you

- Provides an HSA solution to pay for your portion of the deductible with employer contributed and/or your contributed pretax dollars
- The HSA dollars in the account belong to you even if you change jobs or retire
- Your HSA provides a triple tax advantage:
 1. Your HSA contributions are pretax reducing your taxable income¹
 2. Money in your account earns interest tax-free
 3. Withdrawals for eligible expenses are tax-free

¹Please consult your tax advisor with questions.



Calculate your potential savings
with an HSA.

Sample HRA/HSA wrap plan



Plan type	HSA employer contributions	Deductible	Employee pays out-of-pocket for the next:	HRA then kicks in for the next:
Employee only	\$1,000	\$3,000	\$1,000	\$1,000
Employee +1	\$1,500	\$6,000	\$2,500	\$2,000
Employee + Family	\$2,000	\$8,000	\$3,000	\$3,000

How your HSA/HRA plan works

1. Your employer contributes \$2,000 to your HSA to help pay a portion of your plan's \$8,000 deductible.
2. After paid claims for medical and prescription drugs reach \$2,000, you will be responsible to pay the next \$3,000 in eligible expenses.

NOTE: Consider regular pretax payroll deduction to your HSA to help save and plan for this expense.

3. Once you've reached the \$3,000 threshold, the HRA will pay the remaining \$3,000 of the deductible.



We're here for you

If you can't find the answers you're looking for online, give us a call. You can talk with one of our specially trained HSA-HRA Wrap Plan customer service representatives.



1-800-859-2144

7 a.m. to 8 p.m. CST, Monday-Friday



hellofurther.com