



Health Reimbursement Arrangements

Better Group Benefits for Less



*Save up to 30% on your
Group Health Benefits Cost*



Alliance Insurance Group

A Patriot Growth Company

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What is a Group HRA?

A Group HRA is a health benefit solution that saves employers money on their existing group health plan while giving employees better benefits

- Save up to 25% - 35% (net) on your health plan without changing carriers
- Customize your plan with varied benefits to recruit and retain key employees
- Use your existing (or new) carrier and provider network

How does it work?

- Reduce your monthly group premium by up to 50% by raising the annual deductible
- Set up a Group HRA plan to cover employee's out-of-pocket medical expenses
- As employees incur medical expenses, reimburse them through direct deposit or prefunded debit card for eligible charges to be used at the time of service

Advantages of HRA

Complete Control

Predict and plan for your employee health plan costs by deciding how much money to give employees

Easy Administration

Alliance Insurance Group will take care of the day-to-day review and approval of receipts and claims

Employee Satisfaction

The HRA reduces the employee's insurance premium and gives them the security of knowing that you will reimburse the money they spend on deductibles and other medical expenses

How this works with the HRA Card

The HRA card allows employees immediate access to the funds provided by the employer to help with the cost of the out-of-pocket medical expenses. Plans can be created specific to the group's health plan and employee needs.

Employer pre-funds the Employee's HRA Card



Eligible charges are deducted from the employee's account through the card



No need to file claims with payroll or HR for reimbursement.

Case Study: How the HRA works for a 38-employee company

