

# Healthcare Reimbursement Accounts

AN AMERIFLEX TOOL FOR MANAGING AND REDUCING THE ESCALATING COST OF HEALTHCARE

www.flex125.com **AMERIFLEX**

## IMPORTANT FACTORS WHEN CONSIDERING HEALTHCARE REIMBURSEMENT ACCOUNTS:

- An HRA plan is funded solely by the employer.
- The employer determines the schedule of availability of funds.
- The employer determines how the HRA can be used (e.g., comprehensive or restricted).
- Insurance premiums can be reimbursed through an HRA.
- HRAs are usually used in conjunction with high-deductible health plans.
- The AmeriFlex Convenience Card® supports FSAs, HRAs, HSAs, and CRAs.
- The AmeriFlex Convenience Card® can access funds from the FSA or HRA first.



P R I O R I T Y S E R V I C E S I N C L U D E  
**The AmeriFlex Convenience Card®**, an integrated FSA/HRA/HSA/CRA debit card platform, and **Mongoose®**, AmeriFlex's COBRA administrative service.

Mongoose® delivers an online, highly automated, easy-to-use, cost-effective method for administration and compliance of COBRA obligations.

Established as a third-party administrator in 1998, AmeriFlex is an independent benefits administrator providing technology-based, consumer-driven benefits and compliance solutions. AmeriFlex is headquartered in Mount Laurel, N.J., and serves more than 18,000 clients representing approximately 3.5 million participants nationwide.

**PROPOSAL REQUESTS:** [info@flex125.com](mailto:info@flex125.com)

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## BENEFITS FOR EMPLOYERS

- Combine high-deductible plans with an HRA to lower your company's health insurance costs.
- Lower your insurance premiums with an HRA.
- Deduct HRA administrative costs from your taxes.
- Roll forward unused employee account balances each year or forfeit funds (depending on your benefit policies).
- Complement your FSA plan and enhance FSA plan participation.
- Save matching FICA and FUTA taxes, disability, or workers' compensation insurance premiums on funds contributed to an HRA (varies state by state).



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