

PremierHRA



HRAs offer employers flexible plan designs for health care benefit plans.

A Health Reimbursement Arrangement (HRA) is an IRS approved tax-favored benefit, exclusively funded by the employer. Which reimburses employees for qualified medical care expenses not reimbursed under other plans. FBMC's PremierHRA offers employers the greatest flexibility in plan design regardless if coordinated with a medical plan, stand alone or limited in scope. All parameters are defined in the plan document. Participants can be reimbursed for qualified expenses via direct deposit, payment card or check.

– Experienced Account Management

- Experienced Manager assigned
- Toll-free access for Employer's staff members
- Client report package

– Enrollment and Fulfillment

- Internet or paper enrollment options available
- On-site group meetings and Benefits Confirmation
- Confirmation packages delivered to participants

– Award-winning Benefit Enrollment Materials

- Materials produced by repeat award-winning department
- Standard or customized
- Enrollment booklets, flyers, and newsletters. Employer schedules and announcements

– Deduction Management

- Payroll contributions via ACH, wire, check
- Reconciliation of contributions
- Posting to customer accounts
- Discrepancy reporting, including full reconciliation and posting contributions

– Excellent Customer Service

- Toll-free bilingual Representatives M–F, 7am to 10pm ET
- Open Enrollment, New Hire, Change in Status support
- 24/7 secure Internet and IVR self-service access
- FAQs, account information, forms, instructions

– Medical and Dependent Care Claim Adjudication

– Flexible Plan Design Options

- Medical or Bridge HRA
- Stand Alone
- Limited Purpose
- Suspended
- Retiree
- Retiree Trust

– Implementation strategy recommendations

– IRS-compliant Administration

- Standard or customized plan documents
- Regulatory updates
- HIPAA certificates
- Discrimination testing

– FICA savings to Employer and Employee

Group Solutions

- Premier Flex Solutions
 - PremierFSA
 - PremierHSA
 - **PremierHRA**
 - Premier125
 - PremierCommute
- Premier Retirement Solutions
 - Premier401(k)
 - Premier403(b)
- Premier Consumer Guard Solutions
 - PremierCOBRA
 - Retiree Solutions
- Premier Self-Funded Solutions
 - PremierMedical
 - Dental/Vision/Rx

What distinguishes FBMC?