

HEALTH REIMBURSEMENT ARRANGEMENT (HRA)

⇒ Tailor an HRA to control costs

Flexibility for you, support for employees

An HRA is the one health benefit plan that belongs to the employer. You fund it. You decide how much to fund, which expenses will be eligible, and what the reimbursement limits will be. And you can claim a tax deduction for the reimbursements you make.

An HRA can be offered alongside a flexible spending account (FSA) or limited health savings account (HSA) plan. With an HRA, the employer pays only for the amount spent by the employee.

Target the right HRA for your business



Traditional HRA:
reimburses employees for eligible health care expenses defined by you, the employer.



Individual coverage HRA:
works for employees with individual health insurance coverage or Medicare.



Limited HRA:
provides reimbursement for specific health care expenses, like vision and dental care.*



Retiree reimbursement account (RRA):
provides reimbursement for eligible expenses, including premiums, for your retired employees.



Because you only fund expenses incurred, an HRA is a cost-effective way to support employees.

Discover the Inspira difference

→ Opt in to connected claims

Clients can choose either automatic payment directly to the employee, or let employees choose to reimburse themselves or send payments directly to the provider.

→ Highly rated Inspira Mobile™

Employees can check their balance and use our barcode scanner to see if an over-the-counter item is eligible anytime, anywhere.

→ Integration with Aetna®

With Aetna, we also receive the carrier claims to allow enhanced verification and connected claims.

→ Built-in accumulator

Let the accumulator take care of substantiating claims for payment; accumulator acts for FSA and HRA as pay to balance.

→ Single, proprietary platform

You can manage all your programs with us in one place, with a high security rating.

Customize your plan, it's simple

HRAs bring true flexibility to your benefits plan. They integrate with payroll and other benefits and can include an HRA debit card for ease of access.

Inspira's self-service employee portal, streamlined claims, and administration lighten the burden on your business resources. For an HRA combined with an FSA, you can decide which account pays expenses first. You can even choose to allow funds to roll over, as an incentive for employee retention.

We help you understand how benefits can strategically work together and how to educate employees on their plan options.

⇒ Start building an HRA for your employees

For more information visit inspirafinancial.com or scan the QR code.



*Some plans are designed with pre- and post-deductible phases. This means that before employees meet their health plan deductible, funds are used for vision and dental expenses. Then, once the health plan deductible is met, employees can use funds to pay for all eligible health care expenses.

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