

Health Reimbursement Arrangements

Multiple plan design options

Threshold/deduction-based HRA

Limited HRA—tied to dental, vision or Rx coverage

Retiree HRA

Why recommend Discovery Benefits?

- Plans custom-designed to fit the organization
- Award-winning service and technology

With the Discovery Benefits Debit Card, participants don't incur out-of-pocket expenses.

Employers and participants can manage their accounts online when it's convenient for them.



Scan for more information about HRAs.

"You guys make this process seem so easy. I really appreciate all that Discovery Benefits does for us."

– Participant

Expert design for effective HRAs

Discovery Benefits helps your clients customize a Health Reimbursement Arrangement (HRA) to their specific needs—whether it's used as a complete benefits plan or to supplement their health plan.

Participants

Using an HRA is new territory for many participants. Discovery Benefits offers plenty of guidance through the process.

- Enrollment assistance/education
- 24/7 account access
- Mobile apps and text alerts accommodate users on the go
- Live online chat 7-7 CST M-F
- Discovery Benefits Debit Cards
- Customer service is here to help, reach a live person 7-7 CST M-F
- Flexible reimbursement options
- Newly redesigned web portal for easy account navigation

Employers

Discovery Benefits helps employers create a plan that's attractive to employees and easy to manage.

- Designated contacts that provide expertise in:
 - Plan design
 - Implementation
 - Renewal
 - Ongoing plan management
- Full IRS compliance
 - Plan review
 - Document creation and amendments
- Discovery acts as an extension of the employer's H.R. team, handling employee interaction and account questions
- 24/7 online account access with:
 - Electronic reports
- OnDemand reporting