

# Individual HRA



## Services

### Individual Health Reimbursement Arrangement (HRA) for Employer Groups

**Goal:** To assist businesses reduce their health care costs by introducing them to the new Individual HRA opportunity as an option to provide themselves and their employees with a significantly more affordable method to purchase health insurance. Individual HRA Services will provide employers with an HRA plan document, introduce them to Manhattan Life's Affordable Choice, and assist their employees with claim pricing and claims submission through a texting service. Our services will significantly reduce the companies costs in providing health care for their employees while providing more affordable health care options (often with zero deductibles).

#### Individual HRA Services:

- Provide each company with the IRS approved Individual HRA document, Individual Coverage Model Employee Notice, and IRS approved Individual Coverage Attestation form.
- Assist members with getting lowest pricing for medical procedures by using Zandy Health, as well as, assisting members with getting lowest pricing on Rx claims by using GoodRx. These services will be provided through email and/or texting with members.
- Since Affordable Choice is an Indemnity medical benefit plan, Individual HRA Services will assist claims submission with the members for the first claim at no charge (to help them understand the process – which is an easy on line submission); however, should the member want this continued service, there would be a modest claim handling fee. This will be provided by having members email or text a copy of their claims and assisting with completing the claim form.
- Individual HRA will promote the use of Teledoc by email and/or text reminders of how to use this free service built into Manhattan's Affordable Choice.
- Individual HRA will take the lead on getting any large claims over \$2,500 negotiated by the Karis Group which is also a free service built into the Manhattan's Affordable Choice. The Karis Group averages over 50% savings on bills when they are engaged to provide service!
- Power Select will assist employees in finding a Multiplan provider. This service will also be provided through email and/or texting.

#### Individual HRA Annual Fee for the Services: (amounts below are overall company costs)

	<u>Ongoing</u> <u>Monthly</u>	or	<u>Per Year</u> <u>Annual</u>
• Groups 1-5 employees	\$ 50.00		\$ 500.00
• Groups 2-9 employees	\$100.00		\$1,000.00
• Groups 10-24 employees	\$150.00		\$1,500.00
• Groups 25-49 employees	\$200.00		\$2,000.00
• Groups 50-150 employees	\$250.00		\$2,500.00