

Your Flexible Benefits Organization

Introduction to Premium Reimbursement Accounts:

A Premium Reimbursement Account (**PRA**) is tax advantaged, defined contribution plan. This account can be employer and/or employee funded that allows you to use tax-free dollars to pay for individually owned, qualified insurance policies for you, your spouse, and any tax dependents which are not sponsored by an employer. This plan allows the employee to choose a plan that best suits their needs. Not all policies are qualified.

What Insurance Plans are Allowed?

- Individually owned policies held by the employee for single, two-party, or family coverage
- Hospital, Surgical and Medical
- Dental
- Vision
- Long-Term Disability
- Short-Term Disability
- Sight Loss and Dismemberment
- Wage Continuation and Disability Income
- Accidental Death Benefit

What Types of Policies are NOT Eligible?

- Life insurance
- Group insurance sponsored by another employer
- Long Term care
- COBRA premiums for your dependents
- Medicare Part B premiums

Our PRA solution can help you:

- PRA contributions are tax-free to the employer and employee
- There is no pre-funding requirement for the employer - PRP is a pay as you go plan
- Employer determines the maximum amount an employee can contribute
- Employer can determine fund availability for specific premiums: medical, dental, vision, etc.
- Allows employees to select the insurance plan that meets their benefit needs
- Creates awareness of the cost of healthcare

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125Company Portals

- ✓ **Employer Portal** – Provides a convenient role based portal to administer consumer driven healthcare accounts. This secure integrated portal enables you and your staff to access your employee account information, real-time balances, view and print reports, prepare and submit data files to import and maintain employee information, submit requests to the plan administrator and facilitate claims processing all within one portal.

- ✓ **Consumer Portal** – Provides 24/7 365 days a year access to consumers to manage all of their consumer driven healthcare accounts. Consumers can view account information, file claims, request distributions, manage their profile, view notifications, access forms and other helpful information.

These features are available to make managing your benefits as easy as 1-2-3!

1. An easy-to-use **Consumer Portal** will allow secure, 24/7 access to your accounts to:
 - Check your up-to-the-minute plan balances
 - View all plan, claims and payment detail
 - File claims and submit receipts online
 - View upcoming reimbursements
 - Order new or report lost/stolen debit cards
 - Sign up for direct deposit
 - And much more!

2. A handy **125Mobile Application** to:
 - Access available account balances on your iPhone®, iPod Touch®, iPad®, or Android®-powered device
 - Submit receipts using your device's camera
 - Receive account balances and selected alerts via text message on any mobile device

3. The convenient **125Company VISA Card** or **Benny® Prepaid Benefits Card** to:
 - Eliminate the need to pay with cash at the point of service and then submit claims for reimbursement
 - Access all your accounts on the same card – it automatically takes funds from the correct account at the point of payment
 - Reduce the need to submit receipts to verify purchases