

Standard HRA Plans at a Glance

You can meet the financial goals of your company and the needs of your employees through our assortment of standard health reimbursement arrangements (HRAs). Each of our plans offers a combination of options based on our years of experience working with a wide variety of businesses and organizations.



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Comprehensive HRA

All IRS Code 213 Expenses

Reimburses all expenses as outlined in IRS Code 213, including long-term care and COBRA premiums.

- Deductible expenses
- Copay expenses
- Coinsurance expenses
- Dental and orthodontia expenses
- Vision expenses
- Alternative care expenses
- Long-term care and COBRA premiums
- 10% prefund based on the annual contribution
- EasyPay is available for PacificSource/Manley clients
- Debit card is available on HRA and FSA
- FSA pays first if offered
- Carryover of expenses allowed*
- 90-day run out period from the end of the HRA plan year for funds not carried over

Medical HRA

A Medical/Prescription Plan Deductible

Supplements a portion of employee and dependent out-of-pocket deductible expenses for the current plan year only.

- Deductible expenses
- Debit card is available on the FSA, with limitations.
- Current plan year dates only

B Medical/Prescription Plan Deductible and Coinsurance Expenses

Supplements a portion of employee and dependent out-of-pocket expenses. Allows a portion of the unused funds to roll forward and be available for future expenses.

- Deductible expenses
- Coinsurance expenses
- Debit card is available with limitations.
- Carryover of expenses allowed*

C Medical/Prescription Plan Deductible and Coinsurance Expenses, plus Alternative Care, Vision, and Dental

Supplements a portion of employee and dependent out-of-pocket expenses. Allows a portion of the unused funds to roll forward and be available for future expenses.

- Deductible expenses
- Coinsurance expenses
- Dental expenses (not to include orthodontia), EOB not required
- Vision expenses, EOB not required
- Alternative care expenses, EOB not required
- Debit card is available on the FSA, with limitations.
- Carryover of expenses allowed*

D All Medical/Prescription Plan Covered Expenses

Supplements a portion of employee and dependent out-of-pocket expenses. Allows a portion of the unused funds to roll forward and be available for future expenses.

- Deductible expenses
- Copay expenses
- Coinsurance expenses
- Debit card is available on the FSA, with limitations.
- Carryover of expenses allowed*

All Medical and Individual-Level HRAs Feature:

- Only medical expenses related to the employer's medical plan are covered
- Explanation of benefits (EOB) from the employer's medical plan is required
- 10% prefund based on the annual contribution
- HRA pays first if the FSA is offered
- Plan year dates must match the employer medical plan deductible dates
- 90-day run out period from the end of the HRA plan year for funds not carried over
- Full contribution is available for the employee and all IRS-eligible dependents
- Debit card functions based on employer's most restrictive plan if more than one plan is offered
- Alternative care and vision expenses reimbursable with EOB if covered under the medical plan (EOB not required for plan C)

*Eligible expenses from previous plan years are allowed if they occurred within the employee's HRA eligibility period.

E All Medical/Prescription and Dental Plan Covered Expenses

Supplements a portion of employee and dependent out-of-pocket expenses. Allows a portion of the unused funds to roll forward and be available for future expenses.

- Deductible expenses
- Copay expenses
- Coinsurance expenses
- Debit card is available on the FSA, with limitations.
- Carryover of expenses allowed*

F Medical/Prescription Plan Deductible with Rollover of Unused Funds

Supplements a portion of employee and dependent out-of-pocket deductible expenses for the current plan year only. Allows a portion of the unused funds to roll forward and be available for future expenses.

- Deductible expenses
- Debit card is available with limitations.
- Current plan year dates only

G Medical/Prescription Plan Coinsurance

Supplements a portion of the out-of-pocket coinsurance expenses for the current plan year. This plan covers coinsurance expenses for both the employee and dependents on the medical plan.

- Coinsurance expenses
- Debit card is available on the FSA, with limitations.
- Current plan year dates only

H Medical/Prescription Plan Coinsurance with Rollover of Unused Funds

Supplements a portion of the out-of-pocket coinsurance expenses for the current plan year. This plan covers coinsurance expenses for both the employee and dependents on the medical plan. It allows a portion of the unused funds to roll forward and be available for future expenses.

- Coinsurance expenses
- Debit card is available on the FSA, with limitations.
- Current plan year dates only

Individual-Level Tracking HRA

These plans require a list of dependents that are HRA-eligible.

A Medical/Prescription Plan Deductibles

Supplements a portion of employee and dependent out-of-pocket deductible expenses for the current plan year only.

- Deductible expenses
- Limits are tracked for each individual on the medical plan.
- Debit card is available on the FSA, with limitations.
- Current plan year dates only

B Medical/Prescription Plan Deductible and Coinsurance

Supplements a portion of employee and dependent out-of-pocket deductible and coinsurance expenses for the current plan year only.

- Deductible expenses
- Coinsurance expenses
- Limits are tracked for each individual on the medical plan.
- Debit card is available on the FSA, with limitations.
- Current plan year dates only

D Medical/Prescription Plan Covered Expenses

Supplements a portion of employee and dependent out-of-pocket expenses.

- Deductible expenses
- Copay and coinsurance expenses
- Limits are tracked for each individual on the medical plan.
- Debit card is available on the FSA, with limitations.
- Current plan year dates only

G Medical/Prescription Plan Coinsurance

Supplements a portion of employee and dependent out-of-pocket coinsurance expenses for the current plan year only.

- Coinsurance expenses
- Limits are tracked for each individual on the medical plan
- Debit card is available on the FSA, with limitations.
- Current plan year dates only

All Medical and Individual-Level HRAs Feature:

- Only medical expenses related to the employer's medical plan are covered
- Explanation of benefits (EOB) from the employer's medical plan is required
- 10% prefund based on the annual contribution
- HRA pays first if the FSA is offered
- Plan year dates must match the employer medical plan deductible dates
- 90-day run out period from the end of the HRA plan year for funds not carried over
- Full contribution is available for the employee and all IRS-eligible dependents
- Debit card functions based on employer's most restrictive plan if more than one plan is offered
- Alternative care and vision expenses reimbursable with EOB if covered under the medical plan (EOB not required for plan C)

*Eligible expenses from previous plan years are allowed if they occurred within the employee's HRA eligibility period.