

HRAs from WEX

Health Reimbursement Arrangements

From integrated, non-integrated, to retirement HRAs, we can help you design an HRA that works best for your employee population.



Integrated HRAs

These HRAs are paired with a high-deductible or a traditional PPO health plan to help cover out of pocket expenses related to the health plan deductible or coinsurance.

- First-Dollar HRAs
- Variable Contribution HRAs
- Threshold HRAs
- Coinsurance HRAs
- Upfront Out of Pocket + Coinsurance HRAs



Non-Integrated HRAs

These “stand-alone” HRAs are offered outside of the traditional group health plan as supplemental benefits or in some specific cases, instead of traditional group insurance.

- Wellness
- Individual Coverage HRA (ICHRA)
- Qualified Small Employer HRA (QSEHRA)
- Excepted Benefit HRA (EBHR)



Retirement HRAs

These HRAs are paired with a high-deductible or a traditional PPO health plan to help cover out of pocket expenses related to the health plan deductible or coinsurance.

- Retirement Reimbursement Account (RRA)
- Taft-Hartley
- Voluntary Employee Beneficiary Association (VEBA)
- 115 Trust



Our Difference

WEX continues to make investments that support even the most complex HRA structures, including features such as intelligent carryover and the ability to offer a single, stacked debit card to participants who participate in both an FSA and HRA (that pulls from the right purse, at the right percentage).

Design Your Flexible, Custom Offering with HRAs from WEX



Create an HRA that works for you.

Our technology gives you the ability to create a completely custom HRA based on what works best for you and your employees. From simple to complex plans, we make it possible (and make sure it stays within requirements). Customization can even be made down to the expense level.



Trust the experts to help you along the way.

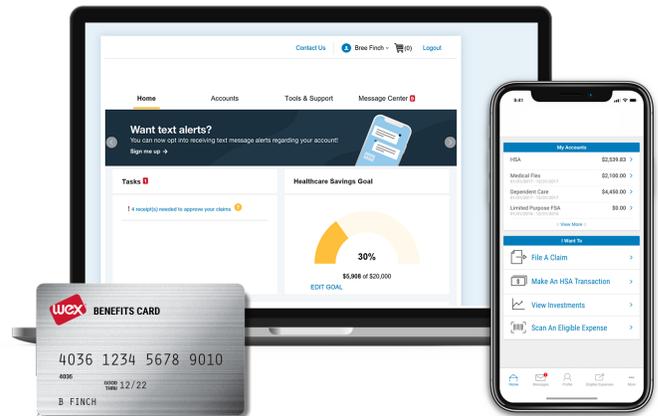
With WEX, you get a team of experts that take the time to partner with you to build your custom solution using a mature and successful process.



Take advantage of intelligent carryover.

No more 'short plan years.' Our process allows HRA funds to be made available on day one of the current plan year, while simultaneously handling carryover funds from the previous year ... in a single purse. This removes the burden of managing carryover from the partner, and creates a hassle-free experience for participants.

**Simplify the
participant
experience**



ONE debit card for all benefits accounts.

No matter what accounts a participant enrolls in (HSA, FSA, HRA, commuter benefits, or a combination), they only need ONE debit card because our technology can pull from the right account (at the right percentage) based on their purchase. Plus, participants can even add their debit card to their mobile wallet to take advantage of contactless payment options. **Varies by HRA*

ONE online account to access health and commuter benefits.

No more jumping from screen to screen (and having to remember multiple logins) to keep track of multiple benefit accounts. With WEX, participants only need one online account to manage their health (HSA, FSA, HRA) and commuter benefits.

ONE mobile app to access their benefits on-the-go.

We manage almost all aspects of our lives from the palms of our hands. The WEX benefits mobile app was built with that in mind, and includes a consistent, simple, and modern experience. And when you're using a desktop, you can expect the same user-friendly experience.

Get started with HRAs from WEX

When you're ready to take advantage of HRAs from WEX, email us at info@wexhealthinc.com or call **1-877-221-4541**.

To learn more about WEX, go to www.wexinc.com.



**Simplifying benefits
for everyone.**