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**A Powerful Force
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Fortis Health markets insurance products that are underwritten and issued by Fortis Insurance Company, John Alden Life Insurance Company and Fortis Benefits Insurance Company. It is headquartered in Milwaukee, Wisconsin and has operations offices in Florida, Idaho, Minnesota and Ohio.

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Fortis Health

501 West Michigan
Milwaukee, WI 53203

Learning About Your HRA



Health Reimbursement Arrangements (HRAs)

Fortis Health

Answers to Your HRA Questions

Your employer has chosen a new and innovative plan design for your health care coverage – a Health Reimbursement Arrangement (HRA) combined with a dependable major medical insurance plan.

What is an HRA?

An HRA is an agreement your employer makes to reimburse you for a certain amount of medical expenses incurred during the year.

Why did my employer select an HRA?

As health care costs rise, so do health insurance premiums. As a result, many employers have eliminated health care coverage for their employees. Your employer wants to continue to provide you with health care coverage, but needs to hold down the cost for the overall good of the business. That's why your employer switched to a more affordable, higher deductible health insurance plan and established an HRA to help you pay for some of your medical expenses.

What are the advantages to me?

- An HRA is entirely funded by your employer.
- Health insurance premiums are lower. If you pay part of the premium, you may pay less.
- You have dependable major medical insurance to cover large medical bills.

Will I receive HRA reimbursements in a timely manner?

The timeliness of employer-funded reimbursements depends on the HRA administrator selected by your employer.

If your HRA administrator is Employee Benefits Corporation (EBC), you will get prompt, efficient claims processing. EBC's goal is to reimburse money to you in the fastest, most convenient manner from the employer-funded account. Reimbursement checks are mailed or deposited directly into your bank account. Ask your employer for details on how to submit your medical expense receipts

Will health care costs continue to go up and benefits continue to go down?

Costs are likely to continue to rise unless several changes are made within the health care arena beginning with you, the consumer. Health insurance was originally created as a way to help people pay for treatment of unexpected accidents and illnesses. Over the years many employers provided broader coverage and people became accustomed to these richer benefits. Expanded benefits fueled an increased use of health care services which drove and continues to drive health care costs up.

There are some things you can do as a consumer of health care to make a difference and help keep costs down:

- Purchase generic prescription drugs
- Use the emergency room only for major events, not for minor illnesses
- Research minor illnesses on the Internet before calling the doctor
- Use PPO providers in your PPO network
- Include wellness activities/measures into your daily life