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## Tips for Talking to Your Employees About HRAs

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Find Fortis Health on the Internet at [www.fortishealth.com](http://www.fortishealth.com).

### **Fortis Health**

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### **HRA Talking Points**

Fortis Health



# HRA Talking Points

**Change is not always easy.** That is why Fortis Health wants to help you make the transition to a high deductible health insurance plan and an HRA as easy as possible for your employees.

## Share these key HRA advantages with your employees:

- An HRA is entirely employer funded.
- An HRA may provide first-dollar benefits depending on your HRA plan design.
- Funds may be used to pay for dependent expenses depending on your HRA plan design.
- Funds remaining at the end of the year may be carried over year to year depending on your HRA plan design.
- If your employees contribute to premium, you can pass along some of the premium savings from the high deductible plan to them.
- Employees may be reimbursed for a wide range of medical expenses – including dental, vision, and in some circumstances, even employee portions of medical premiums, depending on your HRA plan design.
- Employees have dependable major medical coverage to protect against catastrophic injuries or illnesses resulting in costly medical bills.

- An HRA/high deductible plan provides a way for you to provide affordable, quality health insurance coverage to your employees. While many employers have eliminated health coverage, you've found a way to provide your employees with this necessary benefit.
- Health care costs continue to rise and you want to be part of the solution. It is important for you as an employer to educate your employees on how they can be better consumers of health care. You and your employees can make a difference. Encourage your employees to:
  - 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 the PPO network
  - Include wellness activities/measures into their daily lives

**To help your employees better understand the HRA advantages to them,** you can distribute the brochure: “Learning About Your HRA”.

You've made a wise decision for the overall good of your business and your employees. It's important your employees understand the reasons behind this decision.