

HealthTrust

Benefit Advantage

Comprehensive Services and Cost Savings Through Smart Plan Designs

HealthTrust Benefit Advantage is our enhanced Flexible Spending Account (FSA) and Health Reimbursement Arrangement (HRA) administrative services, provided in collaboration with Voya. HealthTrust will help you evaluate and choose plan design options and provide support, administration and training for your employees.

What are FSAs and HRAs?

FSAs and HRAs are tax-favored arrangements for qualified expenses. They can be valuable tools for managing medical plan costs for both employers and employees.

- **FSAs** are primarily employee-funded accounts in which money is deposited pre-tax to pay for qualified medical expenses and/or dependent care expenses throughout the plan year.
- **HRAs** are employer-funded arrangements that reimburse employees for qualified medical expenses, such as deductibles, incurred under the employer's medical plan.

The HealthTrust Advantage for Member Groups

- Exceptional service and account administration
- Plan documents included at no cost
- Support and on-site training
- Tax savings for FSA contributions
- Benefit Advantage Debit Card featuring smart card technology, allowing Health FSA and Dependent Care Account on the same card
- Automatic participant deductible reimbursements for HRAs
- No pre-funding necessary for HRAs; monthly billing for claims reimbursements
- No administrative or participant fees for participants enrolled in the following HealthTrust medical plans: AB15/40IPDED, ABSOS20/40/1KDED, ABSOS25/50/3KDED, ABSOS30/60/5KDED, ABHD/5K/20COIN, LUMENOS2500, OA5*, OA10*, OA20*, and OAHD/2.5K/20COIN
- User-friendly Benefit Advantage Web Portal and Mobile App



**Please note: These plans are not eligible for HRA services.*

The HealthTrust Advantage for Participants

- FSA participant tax savings of 20-35% on contributions deducted from their pay
- No forms to fill out - automatic deductible reimbursement for HRAs
- Reimbursements provided three times a week via check or direct deposit
- Funds available for Health FSAs and HRAs on the first day of the new plan year
- User-friendly Benefit Advantage Web Portal and Mobile App



Contact your HealthTrust Benefits Advisor to learn more! See rate information on other side.

800.527.5001 • www.healthtrustnh.org

HealthTrust Benefit Advantage – our enhanced Flexible Spending Account (FSA) and Health Reimbursement Arrangement (HRA) administrative services – includes the following resources at low or no cost to the Member Group or participants:

- Plan Consultation
- Benefit Education for Member Groups and Participants
- Plan Documents (initial & renewal)
- Customized Enrollment Forms
- Benefit Advantage Debit Card for FSAs
- Mobile App for Participants – view account balances, take a picture and submit receipts
- Employer and Participant Web portal
- Fast Reimbursements and Direct Deposit

FSA Services

Member Groups can receive Benefit Advantage FSA administrative services for the following low per participant/per month fees:

January Plan Year: FSA Fee for January 1, 2024 to December 31, 2024: \$2.75 per participant/per month

(Only one per participant/per month fee charged to participate in Health FSA, Dependent Care Account or both)

July Plan Year: FSA Fee for July 1, 2024 to June 30, 2025: \$2.75 per participant/per month

(Only one per participant/per month fee charged to participate in Health FSA, Dependent Care Account or both)

FSA per participant/per month fees are waived for participants enrolled in the following HealthTrust medical plans: AB15/40IPDED, ABSOS20/40/1KDED, ABSOS25/50/3KDED, ABSOS30/60/5KDED, ABHD/5K/20COIN, LUMENOS2500, OA5, OA10, OA20 and OAHD/2.5K/20COIN.

HRA Services

HRA Administrative services* are offered at no charge for the following HealthTrust medical plans: AB15/40IPDED, ABSOS20/40/1KDED, ABSOS25/50/3KDED, ABSOS30/60/5KDED, ABHD/5K/20COIN, LUMENOS2500, and OAHD/2.5K/20COIN.

*Consult your Benefits Advisor for underwriting guidelines relative to the employer funding of the deductible and plan design requirements.

**For more information, call your HealthTrust Benefits Advisor
at 800.527.5001**

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