



INDIVIDUAL COVERAGE HEALTH REIMBURSEMENT ACCOUNT



Health Reimbursement Arrangements

WHAT IS ACCRUE HEALTH?

AccrueHealth is a solution for handling health care funding accounts for our employer group clients. With a best-in-class platform and an experienced team, we are well-positioned to support your benefits team and employees.

ACCOUNT OVERVIEW

ICHRA Arrangements	An ICHRA is a new type of reimbursement model that offers substantial flexibility to employers of all sizes. Like a standard HRA, this account is fully funded by employers with tax-free contributions to reimburse their employees for eligible medical expenses. What makes an ICHRA unique is that the money can also be used by employees to pay for individual health insurance premiums. It's a way for employers to reimburse their employees for insurance rather than buying it for them.
Health Reimbursement Arrangements (HRA)	An HRA is an IRS-approved, employer-funded, tax-advantaged employer health benefit plan that reimburses employees for out-of-pocket medical expenses (typically deductibles, coinsurance and copays). An HRA must be funded solely by an employer and contributions cannot be paid through a reduction in an employee's salary. The employer designs the HRA: how much each employee receives, when they receive it, what is considered an eligible expense, whether a debit card will be offered, etc.
AccrueHealth Arrangements	AccrueHealth offers Individual Coverage HRA plans that cover premium only, or premium plus medical expenses. All plan types can be offered with a debit card. We can partner with individual health insurance carriers to ease the federally mandated substantiation requirements through automated eligibility file processing — reducing the burden on employees to provide documentation each time they need to access funds. We can also work with carriers to facilitate monthly individual insurance premium payments on behalf of employees, making the coverage more like group health insurance if that is a goal. Alternatively, employees can access funds to pay themselves, providers or carriers using a number of reimbursement methods. Finally, the AccrueHealth Account Advocates can partner with the plan sponsor, agent and carrier to make the experience of transitioning to an Individual Coverage Health Reimbursement Arrangement a positive experience for the employer group and its employees.



EMPLOYER ADVANTAGES WITH THE ACCRUE HEALTH INTEGRATED SOLUTION

In-House Administration With Dedicated Staff

We have a dedicated personal savings account team: claims processors, member service staff, account coordinators, account advocates and reporting resources. An account advocate is assigned to each group to provide support. The team's overall priorities are quality service, accurate data and meeting a group's reporting needs.

Plan Design Flexibility

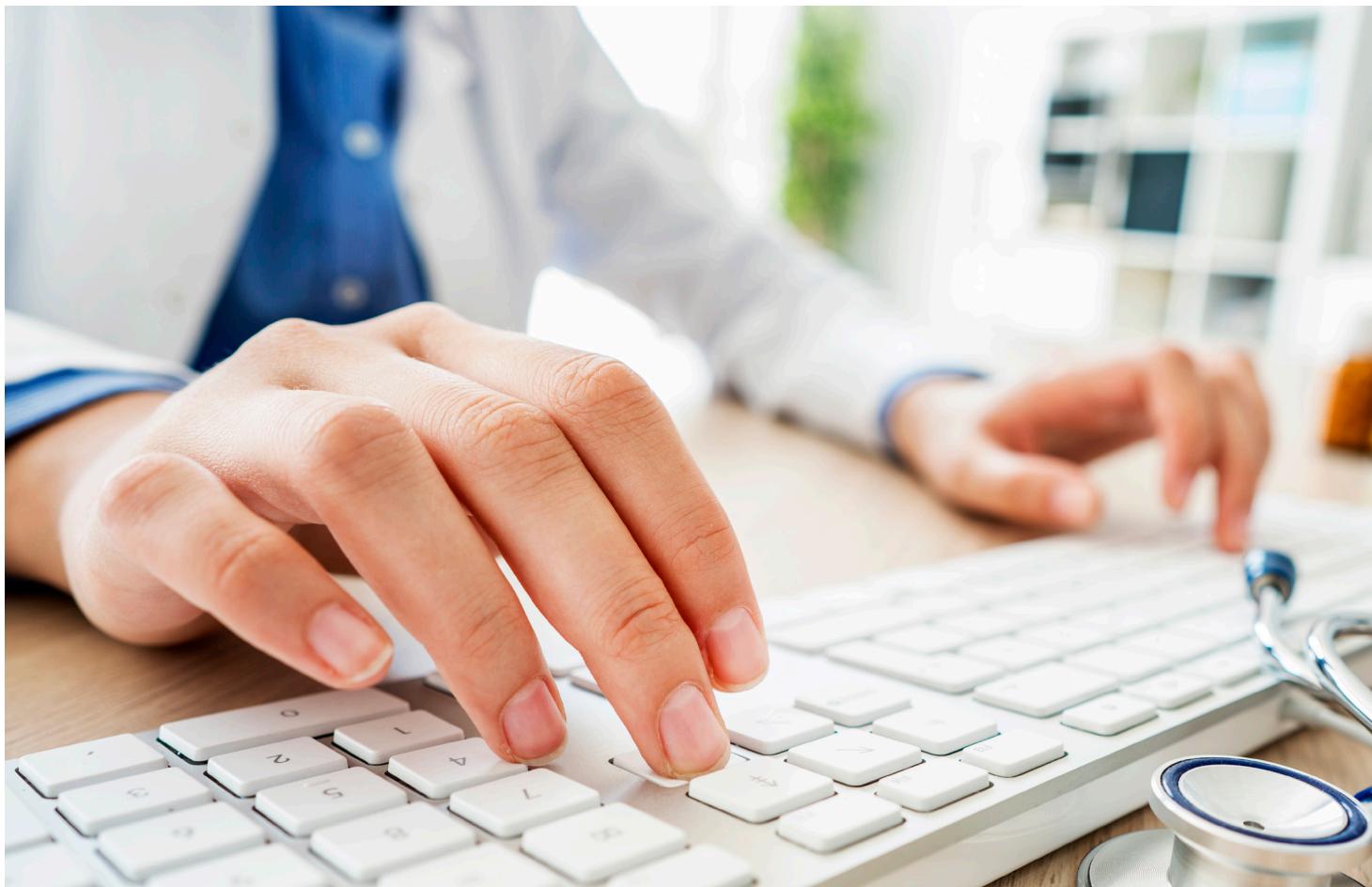
Employers have the freedom to customize options such as coverage tiers, rollover, contribution amounts and frequency.

Communications Support

We provide complete communications support for consumer accounts in conjunction with the medical plan. This includes open enrollment campaigns, post-enrollment educational materials delivered via email, video content and printable posters and flyers.

AccrueHealth

AccrueHealth account advocates and account coordinators work directly with the employer to determine and set up administration details. Enrollment and deposit files can be sent directly to AccrueHealth free, without the need for a third-party administrator.



MEMBER EXPERIENCE:

Web, Mobile and Personal Touch

Member Service

AccrueHealth advocates will assist members with inquiries. Member service is available from 8 a.m. to 8 p.m. EST, Monday through Friday. The interactive voice response (IVR) system also includes self-service features that members can access anytime. These include card activation, obtaining balance for one or all spending accounts, and hearing recent transactions.

Account Access and Management

Employees can use our website and app to access information on all their spending accounts. We offer self-service capabilities to help employees easily manage their accounts at any time via desktop portal and app.

The app uses smartphone touch ID technology to allow easy and secure access without typing login credentials.

The image displays the AccrueHealth Personal Dashboard across two platforms: a web browser and a mobile device. Both interfaces are titled "Personal Dashboard".

Web Browser View (Left):

- Your Accounts:** Shows a Flexible Spending Account (FSA) balance of \$1,000.00, with \$990.00 available and \$10.00 spent. It also shows a Health Savings Account (HSA) balance of \$0.00, with \$0.00 available and \$0.00 invested. A note encourages linking a mobile phone for real-time balance updates.
- Recent Transactions:** A list of recent transactions, including a reimbursement of \$13.50, a payment of \$50.00, another \$50.00 payment, a \$10.00 investment, and a \$62.50 transaction.
- Alerts:** A message stating that email alerts are active and encouraging users to link their mobile phones for real-time updates.

Mobile App View (Right):

- Recent Transactions:** Displays a list of transactions identical to the web version.
- Account Details:** Shows the Dependent Care Account (SCDCA1) with an account balance of \$5,270.00. It indicates an available balance of \$364.71 and a spent amount of \$4,905.29.
- Account Balance:** A circular progress bar visualizing the account balance.
- Details:** A table of account details including:
 - Annual Election: \$0
 - Contributions YTD: \$5.00
 - Paid YTD: \$4,905.29
 - Additional Deposits: \$0
 - Plan Start: Jan. 1, 2019
 - Plan End: June 13, 2019
 - Last Day to Submit Claims: July 28, 2019
 - Balance: \$364.71
- Plan Dates:** Shows the plan start date as July 1, 2019.

EMPLOYEE ONLINE CAPABILITIES

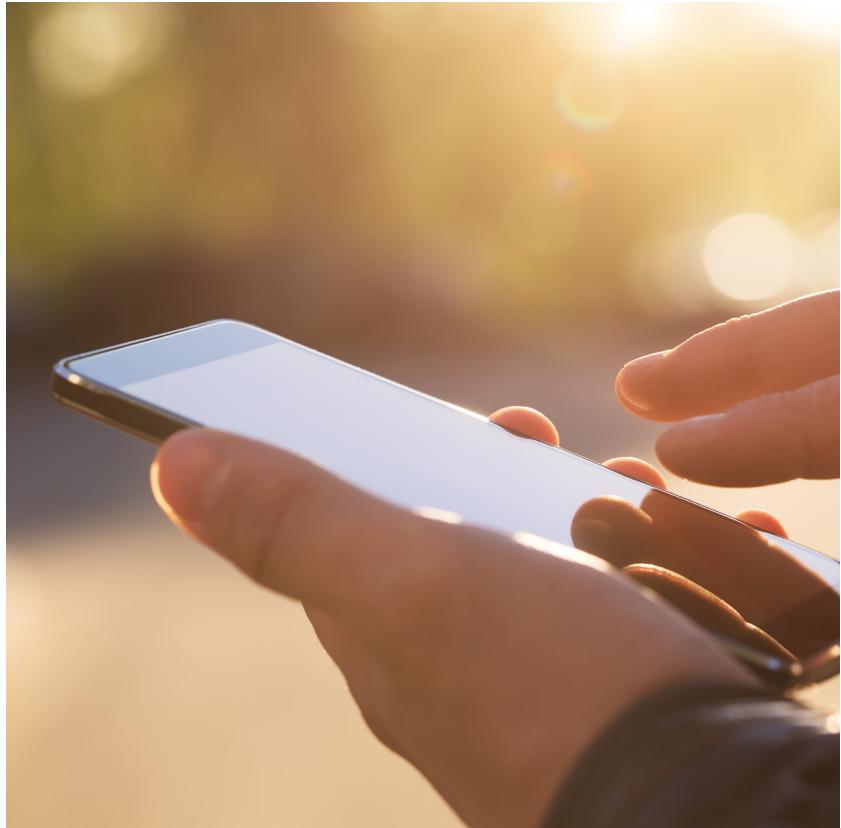
Account Status	Use Funds	Education and Profile
View account balances	Upload receipts	Calculators, tools, guidance
View debit card transactions	Submit claims	Order debit cards
View claims status	Request reimbursements	Update profile
	Pay providers online	Manage alerts

Proactive and Targeted Communications

We will send communications to keep members up to date and aware of any changes to their account. Certain communications also help to prevent fraud. These communications are distributed via email or mobile alert. Members must have an email account on file to receive these communications.

Communications include:

- ◆ Low account balance alerts
- ◆ Claim submission confirmation
- ◆ Confirmation of card lost or stolen report
- ◆ Direct deposit change
- ◆ Reimbursement request approval
- ◆ Receipt of deposit
- ◆ Denied transactions
- ◆ Run-out date reminder



PAYING FOR QUALIFIED MEDICAL EXPENSES



Members can pay for qualified medical expenses either with their benefits debit card or by requesting reimbursement.



Benefits Debit Card

- ◆ The debit card systematically determines which purchases are eligible expenses under the plan of benefits.
- ◆ When the card is swiped, the purchase may be auto-substantiated, meaning submission of receipts is not required. Copay matching, claims feeds, recurring expenses and the Inventory Information Approval System (IIAS) are used to ensure a positive experience.
- ◆ Provides real-time, on-demand access to funds and eliminates out-of-pocket expenses, claim forms and reimbursement checks.
- ◆ Real-time splitting — if the purchase exceeds the balance in one account, then another eligible account is accessed in real time.

Paying Out of Pocket

When there isn't an option to use a debit card, or members just prefer not to use one, they can pay for qualified medical expenses out of pocket and request to be reimbursed by:

- ◆ Submitting a claim through the mobile app or portal, along with uploaded receipt.
- ◆ Sending in a claim form via mail or fax with proper documentation.
- ◆ Members can receive payments by direct deposit or check — or they can have reimbursements sent directly to providers. Members with facilitated carrier arrangements can request reimbursement from their HRA without the need to upload a receipt.

MEMBER EDUCATION

- ◆ **Print/email:** We provide a variety of posters, flyers and other printed materials to help educate members about using their accounts. We also provide content to be shared via email.
- ◆ **Video:** We can share videos for members on a number of relevant topics. These are available on the AccrueHealth member portal, or we can provide the video files for employers to share.
- ◆ **Online tools:** We offer online contribution calculators and other planning tools, as well as education around eligible expenses for each account type. The mobile app has a “Check Item Eligibility” feature with a scanning tool, so members can make sure a product is an allowable expense while they are shopping.



Fees

	HRA
Setup Fees	\$0
Monthly Account Fee	\$2.25
Debit Card Replacement Fee	\$5
Monthly Minimum	\$75

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