



Summary Of HMRA® Advantages

Savings

Employers receive additional, first-dollar medical benefits for their employees above and beyond what they contribute into the program. These medical reserves grow every month to help lower both fixed and variable health care costs that will serve to enhance employer HRA programs.

Better Employee Benefits

Your employees will appreciate receiving these enhanced, HMRA®/HRA benefits to pay for any of their first-dollar, out-of-pocket, medical needs.

Substantial Account Crediting

Employers will receive up to \$2 or more in medical benefits to be used for employee HRA accounts for every \$1 contributed into the program as it progresses.



The HMRA®/HRA Program is not health insurance.

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HMRA®/HRA PROGRAM



**Empower Your Employees With
Better Benefits They Can See.**

**Reduce Your Fixed And Variable
Costs With The Ultimate
Health Care Funding Program.**



The Health Matching Account Services
HMRA®/HRA Program is not health insurance.

*The HMRA®/HRA Visa® Prepaid Card is issued by the Bancorp Bank pursuant to a license from the Visa® U.S.A Inc. The Bancorp Bank; Member FDIC. Card may not be used everywhere Visa® debit cards are accepted. See Cardholder Agreement for list of eligible goods, services and merchants.

Offer Better Employee Health Benefits For A Lower Cost With The HMRA®/HRA Program

STEP 1

You, as the employer, will make a defined, monthly contribution on behalf of the group members who you wish to participate in the HMRA®/HRA program.

The program is **completely customizable** with different monthly contribution amounts and corresponding, target account balance caps for each employee tier and family structure.

Your total, monthly contribution is divided into an account balance for each participating group member or family. These accounts on your group members **are receiving first-dollar, medical benefits and crediting** for each participant that grows every month.



STEP 2

Your employees will receive up to **\$2 or more in valuable benefits and medical reserves for every \$1 that YOU contribute** into the program as it progresses that

will be credited into your members' HMRA® account balances. The **HMRA® Program and its powerful, medical benefit crediting can be used as a funding vehicle for the employer's HRA program itself.** The HMRA® benefits can be implemented by you, as the employer, through a separate, plan document to fund a **Section 105 HRA plan design** by issuing the Health Matching Account Services HMRA®/HRA Visa® Prepaid Card to pay for nearly any of their 213(d) medical expenses. Employers are required to put a Plan Doc in place in order to secure potential tax benefits.

STEP 3

You will be saving money because these HMRA® first-dollar, medical benefits that are being credited into your employees' HMRA® account

balances every month are powerful and result in **additional funds flowing back into your organization that would not have been possible** without the HMRA® in place. The HMRA® benefits will be covering a larger portion of the first-dollar risk on your employees' medical expenses.

Employees can swipe their HMRA®/HRA Medical Benefits Visa® Prepaid Card at the point of service to pay for the following 213(d) medical services:

- Ambulance Services
- Chiropractors, Podiatrists
- Chiropractors
- Counseling Service: Debt, Marriage, Personal
- Dentists, Orthodontists
- Doctors not elsewhere classified
- Drug Stores, Pharmacies
(no sundries / mail-in reimbursement only on grocery store pharmacy purchases)
- Hearing Aid: Sales, Service, Supply Stores
- Hospitals
- Hospital Equipment & Supplies
- Laboratory / Medical / Dental / Ophthalmic
- Medical and Dental Laboratories
- Medical Services and Health Practitioners not elsewhere classified
- Opticians, Optical Goods and Eyeglasses
- Optometrists, Ophthalmologists
- Orthopedic Goods: Prosthetic Devices
- Osteopathic Physicians

PRODUCT OPTION	MONTHLY CONTRIBUTION	35-MONTH TOTAL CONTRIBUTION PER EMPLOYEE	35-MONTH TARGET ACCOUNT BALANCE CAP
HMRA® 2500	\$40.00	\$1,400.00	\$2,500.00
HMRA® 5000	\$84.00	\$2,940.00	\$5,000.00
HMRA® 7500	\$113.50	\$3,972.50	\$7,500.00
HMRA® 10000	\$140.00	\$4,900.00	\$10,000.00
HMRA® 15000	\$198.00	\$6,930.00	\$15,000.00
HMRA® 20000	\$251.00	\$8,785.00	\$20,000.00
HMRA® 25000	\$303.00	\$10,605.00	\$25,000.00
HMRA® 30000	\$370.00	\$12,950.00	\$30,000.00
HMRA® 40000	\$485.00	\$16,975.00	\$40,000.00
HMRA® 50000	\$605.00	\$21,175.00	\$50,000.00
HMRA® 60000	\$725.00	\$25,375.00	\$60,000.00

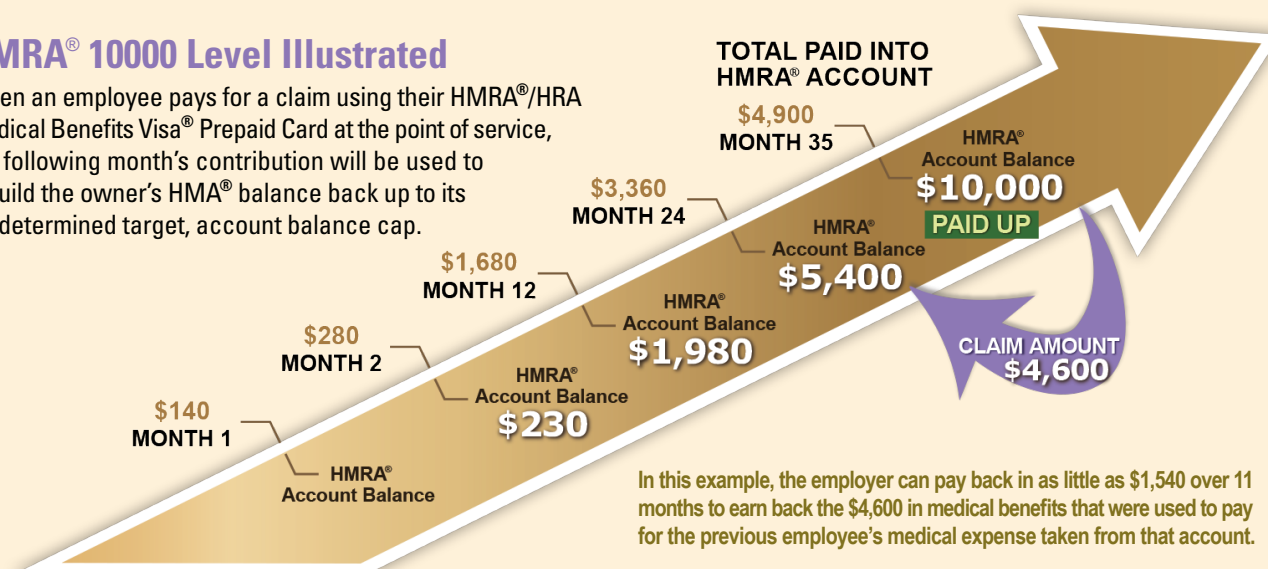
* Illustration assumes no claims filed. Sample maintenance fees included.

* Monthly contribution amounts per employee vary based on the number of family members on each account.

* The HMRA® 2500 and the HMRA® 5000 have no additional charges, but starting at the HMRA® 7500 level additional charges applied are \$5 per month for the first dependent and \$10 additional per month for the second or more dependents.

HMRA® 10000 Level Illustrated

When an employee pays for a claim using their HMRA®/HRA Medical Benefits Visa® Prepaid Card at the point of service, the following month's contribution will be used to rebuild the owner's HMA® balance back up to its predetermined target, account balance cap.



In this example, the employer can pay back in as little as \$1,540 over 11 months to earn back the \$4,600 in medical benefits that were used to pay for the previous employee's medical expense taken from that account.