

# Health Reimbursement Arrangement

## What is an HRA?

HRAs are tax-advantaged plans, exempt from both payroll taxes and income taxes.

- An employer determines the type of HRA plan design that best aligns with their needs.
- They set a contribution limit based on their unique plan design criteria, such as coverage levels.
- The employer determines which expenses (within IRS guidelines) will be reimbursable through their plan.
- Employees participating in the HRA submit claims that are incurred or paid out under the plan design.

## Health Reimbursement Arrangements (HRAs) from MMA.

From simple to complex and integrated to retirement, we can help you create and offer an HRA plan that works best for your employee population.

## Why MMA?

### Manage everything in one place.

Create a benefit offering that works for your book of business and manage it all in **one** place (including FSA, HSA, HRA, commuter, COBRA, direct bill, and more).

### Streamline and optimize your business.

Access innovative features such as benefit analytics, and consulting services to drive efficiencies and grow your business.



[Learn more](#)

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Your future  
is limitless.<sup>SM</sup>

## The MMA Advantage

### Design your flexible, custom offering with HRAs from MMA.

Count on us to help you create a flexible, custom HRA plan that fits your needs while also offering participants a simple, seamless experience so they can easily take advantage of their HRA account.

### Design your custom HRA

**Trust your MMA team to help you create an HRA that works for your organization.** Our technology gives you the ability to create a completely custom HRA plan based on what works best for you and your employees. From simple to complex plans, we make it possible (and make sure it stays within requirements).

### Simplify the participant experience

**ONE debit card for all benefits accounts:** No matter what accounts a participant enrolls in (HSA, FSA, HRA, commuter benefits, or a combination), they only need ONE debit card because our technology can pull from the right account (at the right percentage) based on their purchase. Plus, participants can even add their debit card to their mobile wallet to take advantage of contactless payment options.

**ONE online account to access health and commuter benefits:** No more jumping from screen to screen (and having to remember multiple logins) to keep track of multiple benefit accounts. With MMA, participants only need one online account to manage their health (HSA, FSA, HRA) and commuter benefits.

**ONE mobile app to access their benefits on-the-go:** We manage almost all aspects of our lives from the palms of our hands. The HRA mobile app was built with that in mind, and includes a consistent, simple, and modern experience. And when you're using a desktop, you can expect the same user-friendly experience.

*\*Varies by HRA*

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Business Insurance

Employee Health & Benefits

Private Client Services

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MarshMMA.com

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