



HRA/FSA Account Administrative Fees

Helping you achieve a healthier bottom line

Health insurance isn't just a business expense; it's an important part of your overall business strategy. Funding accounts, in conjunction with a health plan, can offer both you and your employees tax advantages and cost savings.

An HRA with CDPHP® is **truly integrated**, meaning all payments are on one EOB, and the need to substantiate and submit is eliminated for most medical claims!

HRA and FSA product portfolio

Health Reimbursement Arrangement (HRA)

- ▶ General Purpose HRA
- ▶ Post-Deductible HRA
- ▶ Limited Purpose HRA
- ▶ Healthy Direction HRA

Flexible Spending Accounts (FSA)

- ▶ Health FSA
- ▶ Limited Purpose FSA
- ▶ Dependent Care FSA

Administrative fees for HRAs and FSAs

| Administrative service | Administrative fee |
|--|----------------------|
| Benefit account administration (one offering – FSA or HRA) | \$5.25 PEPM |
| Benefit account administration (two offerings – FSA and HRA) | \$5.75 PEPM |
| Implementation fee (including plan documents) | Included |
| Healthy Direction HRA | Included |
| Funding account reporting | Included |
| Integrated HRA claims | Included |
| Debit card issuance | Included |
| Renewal fee | Included |
| Award-winning customer service | Included |
| Redesigned member account to track and manage spending | Included |
| Streamlined EOB rollover substantiation | Included |
| Debit card replacement | \$10 per card |
| Bank account set-up fee | \$1 per account |
| ACH return/rejection fee | \$30 per transaction |

Reward employees for investing in their health

Healthy Direction HRA gives you another way to support employee health, saving you money in the long run. You choose healthy steps for employees, and they track their progress using our easy online service. Once all steps are completed, you provide additional HRA funds to be used for qualified medical expenses.

CDPHP monitors step completion and provides an employer toolkit to foster engagement. Plus, you'll get data and reporting about employee progress. The best part? There is no administration fee for this service.