

Choose Medical Mutual's HRA

Medical Mutual's health reimbursement arrangement (HRA) integrates with your group's healthcare benefits, giving you and your employees single sign-on access and the support of our award-winning, Ohio-based Customer Care team.

We help you efficiently manage both your group's healthcare benefits and HRA administration with one company. This eliminates the inconvenience of dealing with multiple platform partners and gives you back time in your busy day.

HRAs are an excellent way for your company to take advantage of tax-saving benefits. Offering an HRA gives your employees access to an account funded with employer dollars. These dollars are used to offset eligible expenses that would normally be the employee's responsibility. HRAs are primarily notional accounts, meaning you only pay when a claim is processed or a debit card transaction take place and is eligible for reimbursement.

Why Employers Love Our HRA

Debit Card

- Works just like a standard debit card for qualified expenses
- Members have easy access to funds at the point of service
- Auto-substantiation feature minimizes the need for members to submit receipts

Claims Integration

- HRA payments are made directly to providers
- Prescription payments are automatically reimbursed by check directly to the member

Why Employees Love Our HRA

Full Access 24/7

Once enrolled, your employees will have 24/7 online access to view claims and transactions, and check HRA balances through My Health Plan, our secure member website.

Support

By linking our healthcare benefits and our HRA, your employees have access to a Medical Mutual Customer Care team trained to answer product questions with just one call.

For more information, please contact your Medical Mutual sales representative or your broker.

Additional Features

Medical Mutual Debit Card – Multiple Accounts on One Card

Depending on your HRA plan design, Medical Mutual can stack a flexible spending account (FSA) on the same debit card as your HRA. Our card technology determines which purchases should be applied to which accounts that are associated with the card. In addition, by integrating the card with the Inventory Information Approval System (IIAS), most claims auto substantiate without intervention needed on the employee's behalf.

AccountLink Mobile App

Employees can access their Medical Mutual HRA on the go with Medical Mutual's AccountLink mobile app. AccountLink lets employees view account balance, profile information and more from a mobile device. The AccountLink app is available for free from the Apple App Store® or Google Play™ by searching for AccountLink.

Medical Mutual HRA FAQs

How do HRAs work?

As an employer, you set aside a fixed amount of money to your group's HRA each year for employees to use. Unlike other tax-advantaged accounts, only you, the employer, can put money into the HRA. The money is available to the employees at the beginning of the plan year.

When does the HRA begin to pay for an employee's expenses?

You have the option to have the HRA pay first or you can designate an amount that the employee must pay first.

Can I, as an employer, choose proration for new hires and family status change?

Yes. You can prorate contributions for new hires and family status changes that occur throughout the year.

Can I combine debit card and claims integration in the same HRA?

No. You can only offer one type of HRA.