



**AdminUSA**  
Taking care of your business.

## AdminUSA helps you fight rapidly rising health insurance costs and add depth to your employee benefits packages with a worry-free HRA solution.

As healthcare and insurance costs skyrocket, so does your need to offer cost-saving, consumer-driven healthcare account solutions that help you and your employees contain costs and increase focus on wellness. According to BearingPoint, 12.7 million people in the U.S. will be enrolled in HRA plans by 2011, up from 3.7 million in 2007. If you are looking to expand your consumer-driven healthcare account options, we have your solution.

### HRAs offer great benefits!

- You can easily stack HRA accounts with FSA and HSA accounts, customize them to meet your unique needs, and manage them using one, integrated portal
- Employees enjoy tax-free withdrawals for qualified expenses

At AdminUSA, delivering easy-to-use solutions backed by the highest levels of service is our top priority. We offer a Software-as-a-Service solution designed to provide you with the functionality, reliability and integration you need to offer worry-free consumer-driven healthcare accounts to your employees. And, you can be assured we'll support you with the highest levels of IT expertise and regular additions of new, productivity-enhancing features.

By offering our industry-leading solution to your employees, you can fight rising health insurance costs, offer greater depth and flexibility in your benefits packages, and promote healthy lifestyles.

*We can help you reduce insurance costs and add depth to your employee benefits with our HRA account solution*

An HRA (Health Reimbursement Arrangement) is an employer-funded, tax-sheltered account to reimburse employees for allowable medical expenses. High deductible health plan members who do not qualify for an HSA can be enrolled in an HRA.

Account	Available Balance	Final Service Date	Final Filing Date	Actions
HSA 2008 Program	\$2,145.62	--	--	<a href="#">Request Distribution</a> <a href="#">View Activity</a>
Limited Purpose Flex (Dental Vision) 7/1/2008-6/30/2009	\$100.00	6/30/2009	9/28/2009	<a href="#">File Claim</a> <a href="#">View Claim History</a>

Our HRA solution offers easy-to-use, online forms, reports, and secure, self-service portals that deliver high consumer satisfaction and valuable insight to employers.



*We offer:*

*Your one-stop solution for worry-free  
consumer-driven healthcare accounts*

### Our HRA solution can help you:

- Save money with lower insurance premiums for employees with high deductible health plans
- Free up Human Resources staff with a centralized portal that helps you answer employee questions
- Save administrative time with an HRA solution that accepts plan changes from payroll systems, and handles all HRA plan designs, including deductible, coinsurance, and copayment design options
- Offer flexible benefit options to meet every situation with the ability to stack HRA plans with FSAs to: cover more expenses; offer an employer contribution amount in annual, monthly or custom accruals; customize eligible expenses, deductible and reimbursement amounts per enrollee and/or family member; alter plan rules for enrollees with a loss of eligibility; and vary your contribution amounts based on your employees' qualifying tiers—all managed through a single employer portal
- Go green with direct deposits and elimination of manual, paper-based claims processes
- Promote healthier lifestyle choices with increased employee involvement and 100% covered preventative care
- Save money on FICA taxes by offering an HRA solution to employees

### Our HRA solution can help your employees:

- Quickly and easily access funds with the Lighthouse1 OneCard™ debit card used at point of sale, or with funds directly deposited to your bank account through online distribution
- Enjoy secure access to accounts using a convenient consumer portal available 24/7/365
- Easily file claims online with the system doing the legwork of determining approval based on eligibility and availability of funds
- Stay up to date on balances and action required with automated email alerts and convenient portal home page messages
- Get one-click answers to your benefits questions
- Protect the environment by using paperless summaries available online

**When you need to work with the best to deliver trusted and reliable consumer-driven healthcare accounts to your employees, turn to AdminUSA.** Our solution will help you:

- Fight the rising cost of health insurance by offering HRAs along with high deductible insurance plans
- Promote healthy lifestyles and increased focus on wellness
- Deliver value-add information to your employees with automated monthly reports
- Free up Human Resources time with easy-to-use plans and 24/7/365 self-service portals
- Be on the leading edge by offering solutions that meet your employees' changing needs

To get started, contact David M. Pope at [dpope@adminusa.us](mailto:dpope@adminusa.us) or 866.993.7248 ext. 206.

For more information visit [www.adminusa.us](http://www.adminusa.us).

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