

- Optima Health has partnered with Choice Care Card™ to offer a fully integrated Health Plan and Health Reimbursement Arrangement (HRA) option.
- Integration includes a single enrollment process into the health plan and the HRA, claims feeds from Optima to Choice Care for record keeping, autopayment to providers/ members, and online access to HRA payment and fund activity for the employer and employee.
- Optima Design, Optima's new High Deductible Health Plans (HDHP) that are HRA-linked, are part of a suite of Consumer-Directed Health Plans (CDHPs) now offered to employers.
- There are eight core plan design options available that provide many choices for the employer. Four plans called Optima Design Vantage, on an HMO platform and four plans, called Optima Design Plus, on a PPO platform.
- The combination of a higher deductible health plan, coupled with an HRA is less expensive than traditional health insurance plans. In most cases the Optima Design plans may be 20%-40% less than other popular Optima plans. These savings can be used to fund the HRA.
- Employers promise to pay an amount determined by the group for designated out-of-pocket expenses incurred by their employees. A minimum annual HRA commitment of \$250 per employee is required. A minimum annual HRA also, the employer determines when they will provide the promised funds, either first or after their employees have met a portion of their deductible.
- Employers do not have to prepay into the HRA; the funds are provided as qualified expenses are incurred. This arrangement gives employers more control over their cash flow.

The employer can deduct distributions from the HRA as a tax-free business expense.

- All unused funds from the HRA remain with the employer, thereby reducing their annual healthcare expenses. Also, terminated employees cannot take unused funds when they leave; they are not portable.
- Choice Care produces the required HRA plan documents for the group and provides reports that allow for reconciliation of the HRA funds and disbursements.
- Because employees are exposed to the true costs of healthcare, they generally become better healthcare consumers.
- Through optimahealth.com, members can access health information, identify treatment options and cost savings opportunities to help them make decisions and budget their healthcare costs.
- With claims integration, there are no paper claims to be filed and all adjudicated claims are substantiated as eligible expenses.
- Choice Care Card® provides member service phone support Monday-Thursday, between 8:00 a.m. and 7:00 p.m.; until 5:00 p.m. on Friday Eastern Standard Time through a dedicated Optima phone line.

- A secure online member portal provides convenience and information that allows members to manage their accounts, monitor their claims and other self-service transactions at any time.
- HRAs offer employers an effective strategy for reducing their health plan premiums, creating a long-term plan to control costs and lowering their overall healthcare expenses.