

## HRA Challenges – GDI Solutions

Group Dynamic, Inc. has a long history of helping our clients and broker-partners to manage healthcare costs by implementing an HRA. Our knowledgeable team will work with you to customize an HRA that meets your specific needs. We combine smart plan design with reliable technology to create an HRA plan to meet your goals. As always, GDI has the participant's experience in mind and remain dedicated to providing excellent customer service to the end-user.

### ***HRA Plan Design Challenge:***

A large hospital-employer has a key goal to provide an incentive to its employees to obtain their medical care within their own domestic environment.

### ***GDI Solution:***

GDI worked with the employer to establish an HRA that reimburses employee out-of-pocket expenses only when specific providers are used. Providers who are considered "domestic" or owned under the hospital umbrella offer a discount to employees. GDI processes employee claims specific to these providers, calculates the discount and pays the providers directly. A subset of eligible providers are within the geographic area but not domestic to the employer. Their services are eligible under the HRA, but not discounted. In this subset of claims, GDI pays the employees directly.

Pharmacy out-of-pocket expenses are eligible for HRA reimbursement when two specific domestic pharmacy providers are used. GDI debit cards are programmed to draw from the HRA purse when the card is swiped for pharmacy at the eligible providers. When the card is used at non-domestic pharmacies it will either decline or go to the participant's Medical FSA, if applicable.