



ASSURANT  
Health

**Assurant Health**  
501 West Michigan  
Milwaukee, WI 53203

#### *About Assurant Health*

Assurant Health is the brand name for products underwritten and issued by Time Insurance Company (est. 1892), John Alden Life Insurance Company (est. 1961) and Union Security Insurance Company (est. 1910) (“Assurant Health”). Together, these three underwriting companies provide health insurance coverage for people nationwide. Each underwriting company is financially responsible for its own insurance products. Primary products include individual, small employer group and short-term limited-duration health insurance products, as well as non-insurance products and consumer-choice products such as Health Savings Accounts and Health Reimbursement Arrangements. Assurant Health is headquartered in Milwaukee, Wisconsin, with operations offices in Minnesota, Idaho and Florida, as well as sales offices across the country. The Assurant Health Web site is [www.assuranthealth.com](http://www.assuranthealth.com).

Assurant Health is part of Assurant, a premier provider of specialized insurance products and related services in North America and select worldwide markets. Its four key businesses – Assurant Employee Benefits, Assurant Health, Assurant Solutions and Assurant Specialty Property – have partnered with clients who are leaders in their industries and have built leadership positions in a number of specialty insurance market segments worldwide.

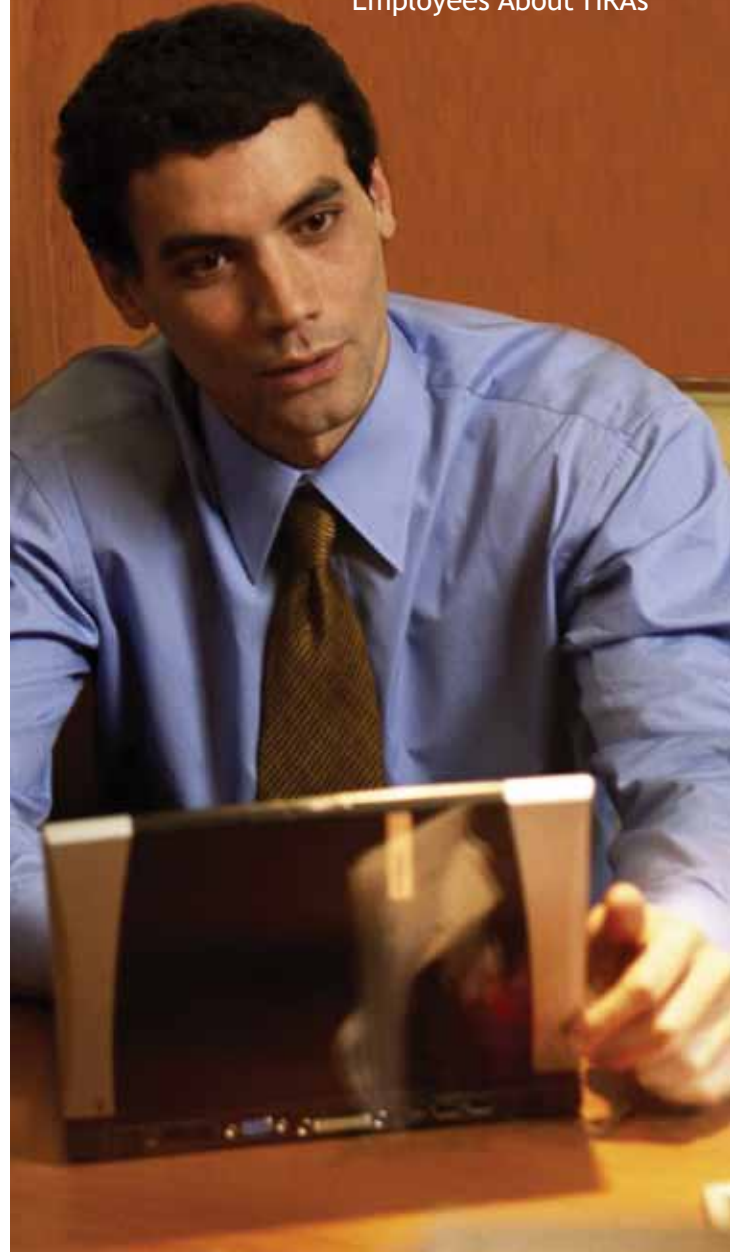


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Assurant. On your terms.®

## HRA Talking Points

Tips for Talking to Your  
Employees About HRAs



# HRA Talking Points

**Change is not always easy.** That is why Assurant Health wants to help you make the transition to a high deductible health coverage plan and an HRA as easy as possible for your employees.

## Share these key HRA advantages with your employees:

- An HRA is entirely employer funded.
  - An HRA may provide first-dollar benefits depending on your HRA plan design.
  - Funds may be used to pay for dependent expenses depending on your HRA plan design.
  - Funds remaining at the end of the year may be carried over year to year depending on your HRA plan design.
  - If your employees contribute to premium, you can pass along some of the premium savings from the high deductible plan to them.
  - Employees may be reimbursed for a wide range of medical expenses – including dental, vision, and in some circumstances, even employee portions of medical premiums, depending on your HRA plan design.
  - Employees have dependable major medical coverage to protect against catastrophic injuries or illnesses resulting in costly medical bills.
- An HRA high deductible plan lets you offer affordable, quality health coverage to your employees. While many employers have eliminated health coverage, you've found a way to provide your employees with this necessary benefit.
  - Health care costs continue to rise and you want to be part of the solution. It is important for you as an employer to educate your employees on how they can be better consumers of health care. You and your employees can make a difference. Encourage your employees to:
    - Purchase generic prescription drugs
    - Use the emergency room only for major events, not for minor illnesses
    - Research minor illnesses on the Internet before calling the doctor
    - Use PPO providers in the PPO network
    - Include wellness activities/measures into their daily lives

**To help your employees better understand the HRA advantages to them,** you can distribute the flyer: “Put Employees At Ease”, From 28406.

You've made a wise decision for the overall good of your business and your employees. It's important your employees understand the reasons behind this decision.