

HEALIA PRODUCT OVERVIEW

Post-Deductible HRA: Preserve HSA Eligibility While Providing TCO-HRA Support

The Challenge with Traditional HRAs

Traditional HRAs are powerful tools for reducing healthcare costs, but they come with a limitation: employees generally can't contribute to a Health Savings Account (HSA) at the same time as they are enrolled in the Total Care Option (TCO) HRA. For many employees, maintaining HSA eligibility is critical—they want the triple tax advantage and the ability to save for future healthcare expenses.

How Healia's Post-Deductible HRA Works

Healia's Post-Deductible HRA (PDHRA) solves this problem by preserving full HSA eligibility while still providing comprehensive reimbursement support. Here's how it works:

Employees stay HSA-eligible. Nothing is reimbursed until the IRS minimum HDHP deductible is met, which is currently \$1,700 for self-only coverage and \$3,400 for family coverage. This preserves HSA eligibility all year long.

Employees pay routine medical costs out-of-pocket first. Once they hit the IRS threshold, the PDHRA activates and begins reimbursing eligible expenses. The PDHRA is now available as part of Healia's TCO-HRA suite.

Key Benefits for Employers

Better Employee Satisfaction

Employees can maximize HSA contributions for tax savings and long-term wealth building while still having the safety net of employer-funded reimbursements. It's the best of both worlds.

Higher Enrollment Rates

By removing the HSA barrier, PDHRA appeals to a broader employee population. Employees who previously declined TCO-HRA enrollment to maintain HSA eligibility can now participate in both programs.

Greater Employer Savings

Employees preserve HSA eligibility while employers reduce financial exposure. Since employees cover the first portion of deductible expenses, employers take on less risk and lower liability.

WHY EMPLOYEES LOVE THE PDHRA

Keep Their HSA

Continue making pre-tax contributions to an HSA all year long

Real Coverage

Once the deductible is met, Healia reimburses up to \$21,200 each year

No Premium Changes

Same medical plan, same paycheck—the TCO-HRA is no cost to them

Simple Process

Submit claims through the Healia portal or mobile app and get reimbursed via direct deposit

17.9%

of U.S. employees have an HSA

Questions about the PDHRA?
Contact us at
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