

Easy access. Superior service.
Affordable health care.



Horizon MyWaySM makes HRAs easy for you—and your employees

Offer your employees reimbursement for their out-of-pocket health care expenses—while saving on taxes and health care costs overall.

What It Is

A Health Reimbursement Account (HRA) is a reimbursement account your employees can use to pay for medical expenses. Only employers contribute to HRAs, and the funds can be used to pay for a variety of medical expenses including deductibles, prescriptions and more.

How It Works

Contributions: Employers choose how much they'd like to contribute to their employees' HRAs. Contributions are tax deductible.

Usage: Employers determine how employees can use their HRA funds.

Documentation: We process all claims automatically — no need to provide receipts or documentation.

Payments: Any out-of-pocket expenses can be paid directly through the member's account.

Who Qualifies

There are no eligibility requirements for setting up an HRA.

Benefits



LOWER PREMIUMS

Save on monthly premiums and overall health care costs by offering High Deductible Health Plans (HDHPs) in conjunction with HRAs.



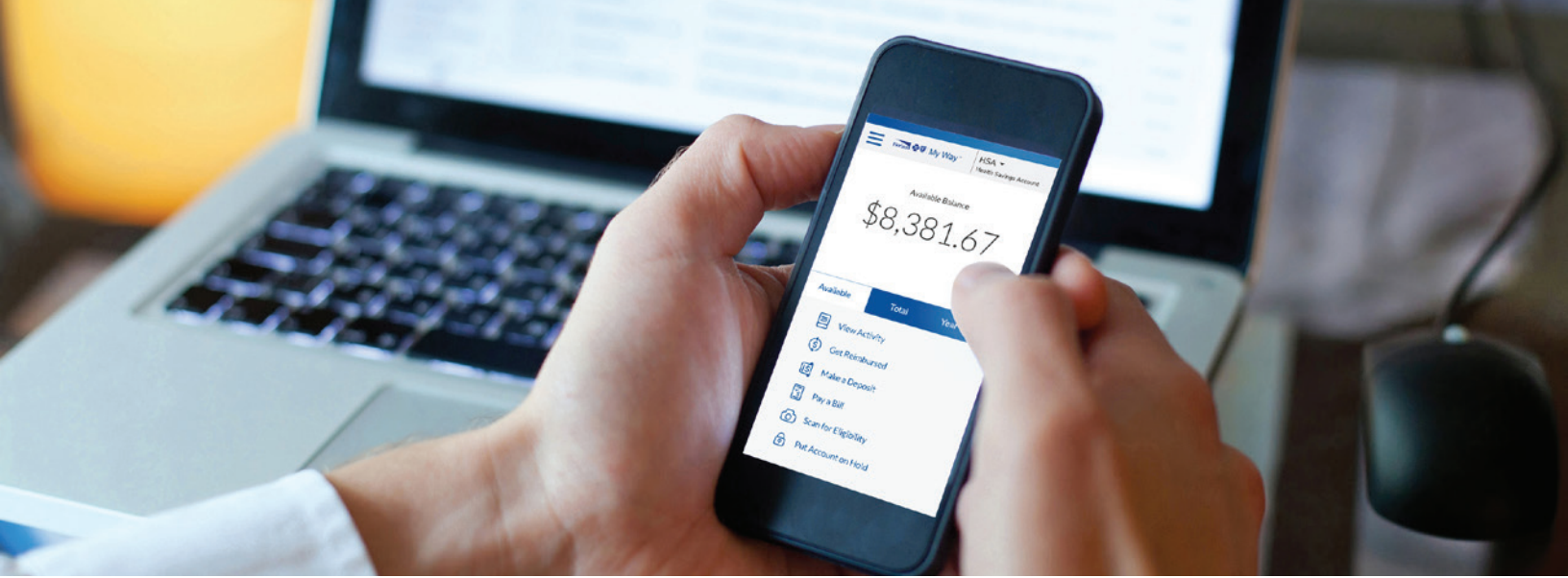
TAX ADVANTAGES

Employer contributions are tax deductible.



CONTROL

Employers decide whether to allow funds to carry over each year, and any unused funds stay with the company if an employee leaves.



User-friendly tools for seamless HRA management, 24/7

When you choose Horizon MyWay as your HRA provider, you and your employees will get:

Friendly Portals – Enjoy a simple user experience when you sign in.

Mobile App – Manage your account from the palm of your hand.

Debit Card – Withdraw funds from your HRA account without any fees.*

24/7 Support – Access your account anytime, anywhere.

Training Sessions – Become a pro in your health saving and spending options.

Expert Assistance – Enjoy access to a dedicated team of experts every step of the way.

Together, we'll make sure your administration process is seamless—and that your employees feel empowered when it comes to their health care.



Horizon MyWaySM Mobile App

The Horizon MyWay app offers members a range of tools to manage their health spending and savings accounts. Available January 2019.



Employee Account Features

HRA

Employees can use it to pay their deductibles or coinsurance based on plan design.	✓
Employees own the account.	✗
Employers own the account.	✓
Contributions are made pre-tax.	✗
Employees can invest funds toward retirement.	✗
Debit cards are available for quick access to funds.	✓*

*A debit card is not a standard offering for HRA

The Horizon BCBSNJ Difference

When you partner with Horizon Blue Cross Blue Shield of New Jersey (BCBSNJ), you'll be working with health care experts committed to providing superior, innovative products and programs for you and your employees. Even better, we always put your needs first—and that makes all the difference.

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