

## GROUP MEDICARE PORTFOLIO

# Group Medicare health plan with HRA



A solid retirement program can be an important tool in recruiting and retaining the top talent that drives your organization forward. Maximize your benefits strategy by combining our Kaiser Permanente Medicare health plan with a health reimbursement arrangement (HRA).

With an HRA, you set the contribution amount. And you provide your retirees and employees with tax-free funds they can use to pay for premiums or qualified medical expenses.\* It's a straightforward solution that limits your retiree health care costs while providing the flexibility you need to keep your business strong.

### How it works

Adding an HRA to your group's existing Kaiser Permanente Medicare health plan is simple. You can:

- ▶ **set a specific contribution limit** per Medicare retiree
- ▶ **send your contribution directly to an HRA** that's accessible to your Medicare retirees
- ▶ **control the amount** of your overall monthly investment

To reduce your administrative burden, we can also take care of directly billing your Kaiser Permanente Medicare members at no additional cost. Choose this option and you'll no longer have to send out bills or collect premiums. We'll bill our Medicare members directly for premium balances.

\* The tax references relate to federal income tax only. Consult with your financial or tax advisor for information about state income tax laws.

In California, Kaiser Permanente is an HMO plan and a Cost plan with a Medicare contract. In Hawaii, Oregon, Washington, Colorado, and Georgia, Kaiser Permanente is an HMO plan with a Medicare contract. In Virginia, Maryland, and the District of Columbia, Kaiser Permanente is a Cost plan with a Medicare contract. Enrollment in Kaiser Permanente depends on contract renewal.



To learn more about our group Medicare health plans and how they can benefit your bottom line, please contact your Kaiser Permanente account manager.