InComm benefits

Enrich Your Benefits with a **Health Reimbursement Arrangement (HRA)**

Looking for more customization in your healthcare benefit packages? InComm Benefits delivers HRA solutions that help employers balance budget constraints with effective benefit offerings.

INTUITIVE TECHNOLOGY & SUPPORT

- Our card helps employees determine expense eligibility to easily spend funds
- Digital tools for claim submissions and reimbursement tracking
- Implementation and customer service teams for both employer and employees
- Dashboard with real-time reporting and plan management tools

CUSTOMIZABLE OPTIONS

- Contributions scheduled upfront or periodically
- Expense eligibility tailored for limited purposes or wider use
- Flexible rollover calculations to allow unused funds to carry forward to the next year.
- Runout and grace periods to give employees extra time for claim submissions

EMPLOYER BENEFITS

- Cost controls
- Tax-deductions on contributions
- Plan flexibility
- Unused funds stay with employer

EMPLOYEE BENEFITS

- Tax-free reimbursements; all employer-funded, with no employee contributions allowed.
- One card to streamline spending
- Flexible spending options

How do HRAs work?

HRAs are entirely employer-funded — giving employers greater control over plan details such as expense eligibility, cost controls, and more.

Traditional HRAs reimburse employees for qualified medical expenses such as coinsurance and copays; deductibles; over-the-counter (OTC) medicine; and dental or vision care.

Limited-Purpose HRAs reimburse employees for eligible dental and vision expenses, rather than general medical costs. They are often paired with a Health Savings Account (HSA) to preserve HSA eligibility.

Get started today by visiting **incomm.com/benefits**.

InComm is a financial technology company, not an FDIC-insured bank. Banking services for HRA accounts are provided by Coastal Community Bank, Member FDIC. The InComm Visa® Debit Card is issued by Coastal Community Bank pursuant to a license from Visa U.S.A. Inc. InComm spending accounts are FDIC insured up to $250,000 per depositor through Coastal Community Bank, Member FDIC. FDIC insurance only covers the failure of an FDIC-insured bank. FDIC insurance is available through pass-through insurance at Coastal Community Bank, Member FDIC, if certain conditions have been met.