



A New Way to Get your Health Insurance



The Personal Policy Advantages

- ▶ **Choice**
You choose the health insurance policy that is best for you and your family
- ▶ **Portable**
You keep your health insurance policy if you change jobs or retire
- ▶ **Guaranteed-Renewable**
Most states require carriers to renew your personal policy until age 65 as long as you pay your premium



The ZaneHRA Advantages

- ▶ **Tax-Free Reimbursement**
You use ZaneHRA to receive tax-free reimbursement for medical expenses including insurance premiums
- ▶ **Fund Accumulation**
Your employer may allow unspent funds to accumulate from month-to-month.
- ▶ **Unpaid Claims Tracking and Receipt Storage**
ZaneHRA automatically tracks your claims and saves digital copies of your receipts in your account.

What is ZaneHRA?

ZaneHRA™ is the health benefits solution that gives you control over your health benefits. With ZaneHRA, your company gives you monthly allowances (“HRA Allowances”) that you choose how to spend.

How does it work?

Step 1:

Choose an individual insurance policy

You choose the policy that best fits your needs. This includes the carrier, the coverage, and the doctor network.

Step 2:

Submit a claim for reimbursement

Log in to your ZaneHRA account at www.zanehra.com to submit a claim for reimbursement. If you do not have access to the internet, you can also submit claims via fax or mail.

Step 3:

Receive tax-free reimbursement from your employer

Employers use ZaneHRA to reimburse employees for their insurance premiums and medical expenses

Overview of the ZaneHRA Claims Process



You Pay your Insurance Premium

With individual policies, you choose exactly the coverage you need from any carrier with any network. The best part about individual policies is that you keep your health insurance when you change jobs or retire.



You Submit a Claim for Reimbursement

Claims can be submitted using ZaneHRA's online system, or via fax or mail. Go to www.zanehra.com and use your username and password to log into your employee account.



ZaneHRA Claims Processor Approves Claim

Claims are processed no later than two business days from when they are submitted, but they are generally processed within the hour.



Your Employer Reimburses You

Your company will reimburse you through payroll, direct deposit, cash or check. This money is provided tax-free so you save money on taxes.