



Pay for Your Health Insurance Tax-Free



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 ZanePRA to receive tax-free reimbursement for your individual health insurance premiums.
- ▶ **Online Elections and Claim Submission**
You make your election one time and ZanePRA will automatically request reimbursement on your behalf.
- ▶ **Receipt Storage**
ZanePRA automatically tracks your elections and saves digital copies of your receipts in your account.

What is ZanePRA?

ZanePRA allows you to pay for your individual health insurance tax-free through your payroll.

This typically saves employees 20-40% on their health insurance costs.

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:

Elect to Participate

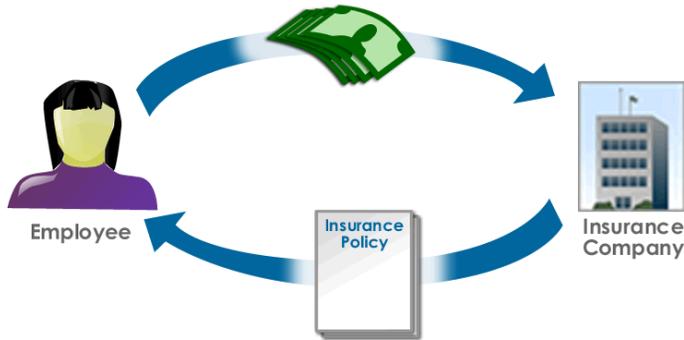
Log in to your ZanePRA account at www.myzanehealth.com to make your election. If you do not have access to the internet, you can also elect via fax or mail.

Step 3:

Receive tax-free reimbursement from your employer

Employers use your ZanePRA election to reimburse your insurance premiums tax-free through payroll.

Overview of the ZanePRA Election Process



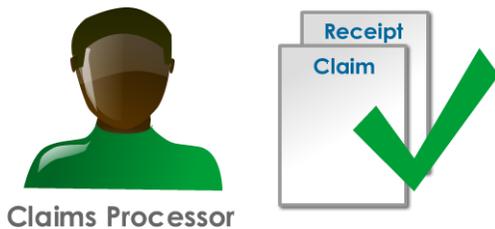
You Pay your Insurance Premium

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 Elect to Participate in ZanePRA

Election Forms can be submitted using ZanePRA's online system, or via fax or mail. Go to www.myzanehealth.com and use your username and password to log into your employee account.



Zane Benefits Approves your Policies

Your elections 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. This money is provided tax-free so you save money on taxes.