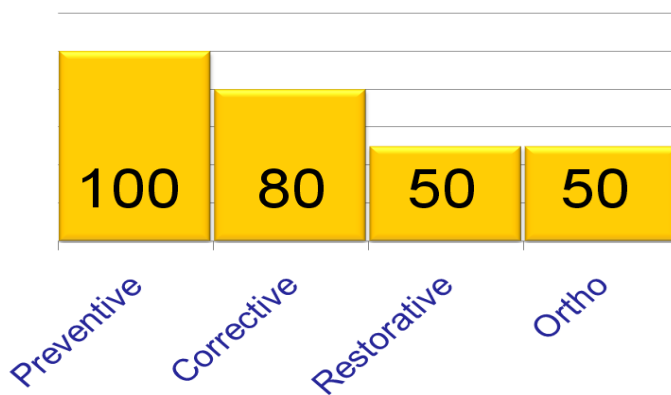


HEALTH REIMBURSEMENT ARRANGEMENTS (HRA'S)

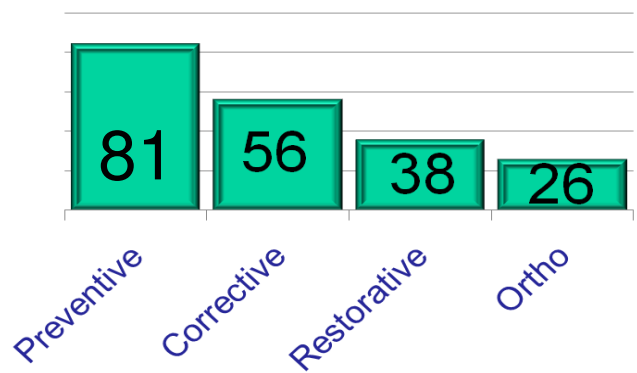
- Flex plans often referred to as Section 125 Plans
- HRA Plans are often referred to as a Section 105 Plan
 - These are the sections of the IRC where governing language is found
- 105 Plans (HRA's)
 - Superior to dental and/or vision insurance
 - Dental (vision) benefits
 - NO shock claims
 - NO over-utilization
 - LOW annual maximum benefit
 - FOUR categories of benefits
 - Diagnostic/preventive
 - Basic
 - Major/restorative
 - Ortho
 - WHY? WHO determines?
 - WHY the lowest percentage on the most expensive procedures?

Traditional Dental Plans:

What % the policy is supposed to pay:



What % the policy actually pays:



Bottom Line: 45-56% is the average range of reimbursement over the plan year.

There is a better, simpler, more cost-effective way to provide dental, vision and/or preventive care benefits