

For Employers With Group Plans

Dental, Vision and Wellness ZaneHRA

- Raise the Annual Deductible on your Group Plan from \$500 to \$2,500 or more, saving \$1,000 per employee
- Add \$1,000/year ZaneHRA with first-dollar coverage for dental, vision, wellness, co-pays, and all medical expenses
- Add \$2,500-Benefit Zane Accident Medical Coverage covering all expenses in the event of an accident
- **Healthy employees get a \$1,000 tax-free raise plus 100% coverage in the event of an accident**

Also ask your Zane Benefits
Licensed Benefits Consultant
about:

- New Hire ZaneHRA - Save \$300-\$1,000/month on each new employee by increasing your waiting period and offering ZaneHRA
- Early Retirement ZaneHRA - Get your older employees permanent coverage until age 65 and off your group plan before it's too late

www.ZaneHRA.com

Zane Benefits LLC

Phone 800-391-9209

Fax: 215-933-1237

136 Heber Avenue, Suite 308
P.O. Box 684392
Park City, UT 84068-4392

www.ZaneHRA.com
www.ZaneBenefits.com
or Call 1-800-391-9209



**You and your employees
can now afford great
health benefits**

Employee choose their own
health insurance policies and
receive tax-free reimbursement
for medical expenses

**Defined Contribution Health Plans
Now Available in all States**

ZANE HRA
Health Reimbursement Arrangements for Employers and Employees

Why ZaneHRA?



Every year 2 million fewer U.S. jobs provide group health benefits. For some employers, it is only a question of time before they are forced to terminate their group health benefits plan or go out of business.

In 2002, the IRS created HRAs for employers to offer employees a simple solution— employees pay for their own health insurance and medical expenses and receive tax-free reimbursement from their employer, up to a pre-defined monthly maximum HRA allowance.

Until now, HRAs were anything but simple. Employers needed to hire time-consuming and expensive third-parties to administer their HRA plans, and employees had no simple way to file claims and obtain reimbursement..

ZaneHRA allows employers to set up their own self-administered HRA Plan, and allows employees to manage their HRA even if they don't have access to the internet.

No one has more experience with HRAs and Defined Contribution Health Benefits than Zane Benefits—we literally wrote the book on HRAs and individual/family policies.



ZaneHRA Defined Contribution Health Benefits

Permanent vs. Temporary Coverage



Individual and family policies cost 1/3 to 1/2 the price of group coverage for healthy employees—even from the same carrier.

Getting Started with ZaneHRA



Try it out Free at www.ZaneHRA.com

Create your HRA in 30 minutes or less

STEP ONE

Employer logs on to ZaneHRA.com and sets up an HRA Plan to reimburse employees a fixed tax-free amount (e.g. \$100-\$300/month) for health insurance premiums and medical expenses.

STEP TWO

Each employee receives a Welcome Package and private phone or in-person consultation with a Licensed Benefits Consultant to choose their best coverage.

STEP THREE

Employees submit claims online, mail, or fax and are reimbursed for their medical expenses and/or health insurance premium up to their HRA balance.

THE OLD WAY

Traditional Defined Benefit Plan

- Employees receive a defined healthcare benefit—doctor visits, hospitalizations, pharmacy and so on, at uncertain cost
- 20%+ annual increases limit your ability to grow
- Average Cost in 2006: \$14,000/family, \$4,500/individual
- No protection for employees who quit, are fired, or retire before age 65

THE NEW WAY

New Defined Contribution Plan

- Employees each receive a fixed monthly tax-free contribution (e.g. \$200/ month) to purchase their own individual/family health insurance
- Individual plans offer 80%-90% of employees better, safer coverage for 1/3 to 1/2 the price of traditional employer group plans
- Average Cost in 2006: \$6,492/family, \$2,076/individual
- State-guaranteed coverage now available for unhealthy employees
- Solutions now available for states or carriers that don't allow employer reimbursement for insurance premiums

www.ZaneHRA.com
Call 1-800-391-9209