

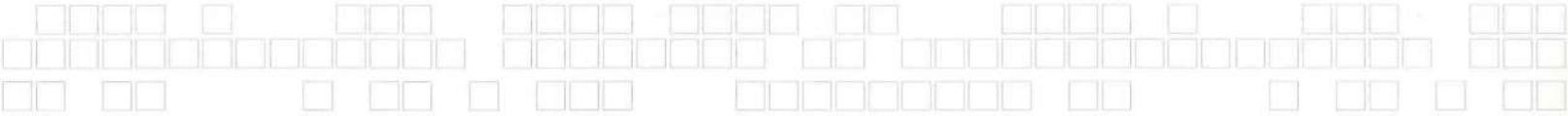
*Our competitors would tell you MediCharge® is hard to understand. It isn't. The truth is that a Health Reimbursement Arrangement/Flexible Spending Account (HRA/FSA) couldn't get much simpler: An HRA/FSA provides self-directed health benefits for employers in your community to enable employee's the use of pre tax dollars for their families medical needs.*

## **Everyone benefits.**

*The money employers in your community currently spend on health insurance premiums would stay with local providers instead of going to insurance companies. Plus, employer's define the amount of money they will contribute. That means they have total control on how much goes into employee accounts. It's been gratifying for us to see businesses control health-care costs while saving a great deal of money and improving employee satisfaction. Employees feel empowered because they control how they spend their healthcare dollars, and with an HRA/FSA versus a Health Savings Account (HSA) model, there are no minimum or maximum employer contribution limitations, no COLA issues or insurance mandates.*

*Our plan is the only one of its kind in the country. We believe that it's the future for health care coverage. We think you'll agree.*

*Sincerely,  
Paul Double  
CEO*



### **Covering More**

We pay for claims in the following areas:

- Chiropractic
- Dental
- Medical
- Medical Supplies
- Non-Traditional Medicines
- Prescriptions
- Psychological
- Vision
- Mileage and parking expenses reimbursement on provider visits

Other areas are covered if they follow IRS rules and are directed by a health professional:

- Over-the-counter drugs
- Medical insurance

### **Benefitting Employees**

- The employee is in charge of how they spend their healthcare dollars
- No barriers to healthcare coverage
- Access to the providers they chose without restriction or prequalification
- First dollar coverage of medical expenses
- Better spending power due to special negotiated prices from providers
- Detailed tracking of expenses
- Unspent MediCharge HRA balance rolls into the next year
- Convenient provider direct reimbursement and MediCharge checks
- Faster and easy processing

### **Benefitting Employers**

- Costs are defined and predictable
- Simple plan administration online and off-line
- Employee privacy issues are eliminated
- No more insurance company negotiations
- Employee satisfaction due to increased empowerment in managing their healthcare services
- Custom plans to attract, retain and reward employees

### **Benefitting Providers**

- No service fees for getting paid like VISA® or MasterCard®
- No membership fees
- No special claim forms
- Payment in 1-3 business days from pre-deposited or pre-paid subscriber/employer funds in consideration for the lowest negotiated price offered to insurance companies.

## *Why an HRA instead of an HSA?*

Health Savings Account (HSA) plans are a product driven by the insurance industry and offer limited protection. Coverage such as vision care, dental care and many other non-traditional forms of medicine are not covered by mandated insurance and become the responsibility of the HSA owner.

HSA plans also require the mandatory purchase of healthcare insurance, with specific high but not too high limits, co-payments and other deductible items and they limit the amount employers can contribute for their employees.

Healthcare is changing, and it is difficult to know what coverage is right for your business and your employees. There is a proven choice that stands above the others – a Medicharge® Health Reimbursement Arrangement (HRA):

### *Everything you Expect and More*

A Medicharge® HRA pays for these claims:

- Chiropractic
- Dental
- Medical
- Medical Supplies
- Non-Traditional Medicines
- Prescriptions
- Psychological
- Vision
- Medical Mileage

Other areas are covered if they follow IRS rules and are directed by a health professional (i.e. over-the-counter drugs).

### *Benefiting Employers*

- Costs are defined and predictable
- Employee privacy issues are eliminated
- No more insurance company negotiations
- Employee satisfaction due to increased empowerment in managing their healthcare services
- Custom plans to attract, retain and reward employees
- Special focus on employers with less than 500 employees
- No COBRA administration headaches
- Faster and easier processing
- Better spending power due to special negotiated prices from providers
- Detailed tracking of expenses
- HRA balance rolls into the next year
- First dollar coverage of medical expenses
- No barriers to healthcare coverage
- Access to the providers they chose without restriction or prequalification
- The employee is in charge of how they spend their healthcare dollars

### *Benefiting Employees*

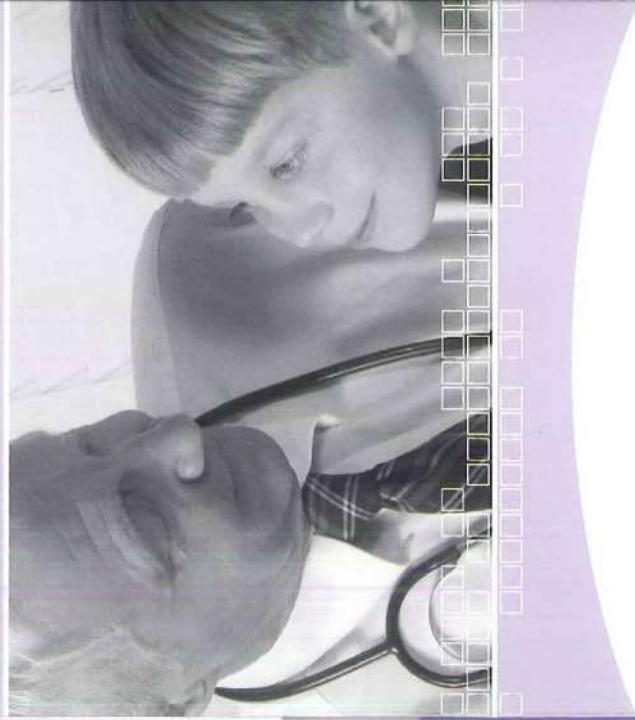
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Healthcare Assurance - Not Just Insurance  
170 E 4th St  
WInona, MN 55987  
Phone: 507-453-7922  
800-327-2053  
Email: [sureum@medicharge.com](mailto:sureum@medicharge.com)



# Health Reimbursement Arrangement



Healthcare  
Where Everyone  
Benefits



## About Medicharge®

Medicharge was created in 2001 as a response to the excessive premium drain and unpredictable increases from insurance companies. We believe healthcare issues are solved by strategic partnerships between employers, employees and providers, not insurance companies or government price controls.

## Contact Us

Phone: 1.800.327.2053  
1.507.453.7922  
Email: [medicharge@medicharge.com](mailto:medicharge@medicharge.com)



Healthcare Assurance - Not Insurance!

Sue McNallan

170 East 4th Street, Suite 1  
Winona, MN 55987-3512  
Email: [suem@medicharge.com](mailto:suem@medicharge.com)  
Phone: 507-453-7922  
Toll Free: 800-327-2053  
Fax: 507-453-7924  
[www.medicharge.com](http://www.medicharge.com)

