

# Creative, compliant HRAs for your employees.

## AN HRA ADMINISTRATOR FOR HARVARD PILGRIM

Group Dynamic, Inc. (GDI) specializes in HRA administration and places a high importance on employee education. Their service model includes on-site plan design creation and an employee education meeting at no additional cost. Clients are assigned a dedicated Account Manager, and participants can easily reach a live, U.S.-based customer service agent for questions.

GDI is also an industry leader in Flexible Spending Accounts (FSA), Health Savings Accounts (HSA), Qualified Transportation Accounts (QTA), COBRA administration services and Retiree Benefit solutions. Since 1989, GDI has been designing, implementing and administering flexible benefit plans ranging from very simple to the most complex, for employers of all sizes and all industry types.

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## Key Highlights of HRA Administration

### For Participants

- Employee education session at no additional cost
- Easy-to-understand, printed employee educational materials that explain the benefit and how to use it
- 24/7/365 access to accounts via online participant portal and mobile app
- Live customer service representatives answer phones from 8 a.m.-5 p.m. daily
- No manual claim forms to complete or submit when the data feed is utilized
- Debit card offered for some HRA plan designs

### For Employers

- Dedicated Account Manager responsible for the ongoing support of your account
- Total online account management via the secure administrator portal
- Unparalleled knowledge in HRA plan design, configuration and implementation
- Best-in-class compliance assistance
- Creative and IRS-compliant HRA solutions for retiree health care
- Seamless coordination with other GDI benefits

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# Group Dynamic, Inc., HRA Features

Employer Features	
Method of enrollment	Enrollment file.
Methods of employer funding	GDI encourages efficient electronic funding via ACH or EFT.
Employer administrative fees	<b>HRA monthly administration fee:</b> Between \$2.00 and \$4.75 based on group size and plan complexity <b>HRA annual fee: \$550</b> Annual fees reduced by \$50 for clients who have more than one service with GDI
HRA design options	Front end, back end, % shared, pay to participant, pay to provider
Reimbursement level	Member level or contract level
Employer reporting	GDI web portal for self-service reporting; or contact your Account Manager with specific report requests
Employer support	(800) 626-3539; Monday through Friday 8 a.m. to 5 p.m. ET
Employer portal	<b>gdynamic.com</b>
Employee Features	
Administrative fees	No employee fees
Reimbursement type	Check or direct deposit (no additional fees)
Welcome kit contents	HRA overview, instructions to log on to the Participant Portal, GDI website information and GDI Customer Service contact information
Monthly statement delivery	Review account activity via the GDI website or mobile application, no statements are necessary.
Online provider bill pay	No
Debit cards (if applicable to the HRA plan design)	Yes, optional based on HRA plan design. Additional fee may apply.
Account Holder Service Center	(800) 626-3539; Monday through Friday 8 a.m. to 5 p.m. ET
Online account access	<b>gdynamic.com</b>
Other services offered	Flexible Spending Accounts (FSA), Qualified Transit Accounts (QTA), Health Savings Accounts (HSA), COBRA, Direct Billing, Retiree Solutions.

Learn more. Call (800) 626-3539 or visit [gdynamic.com](https://gdynamic.com).

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