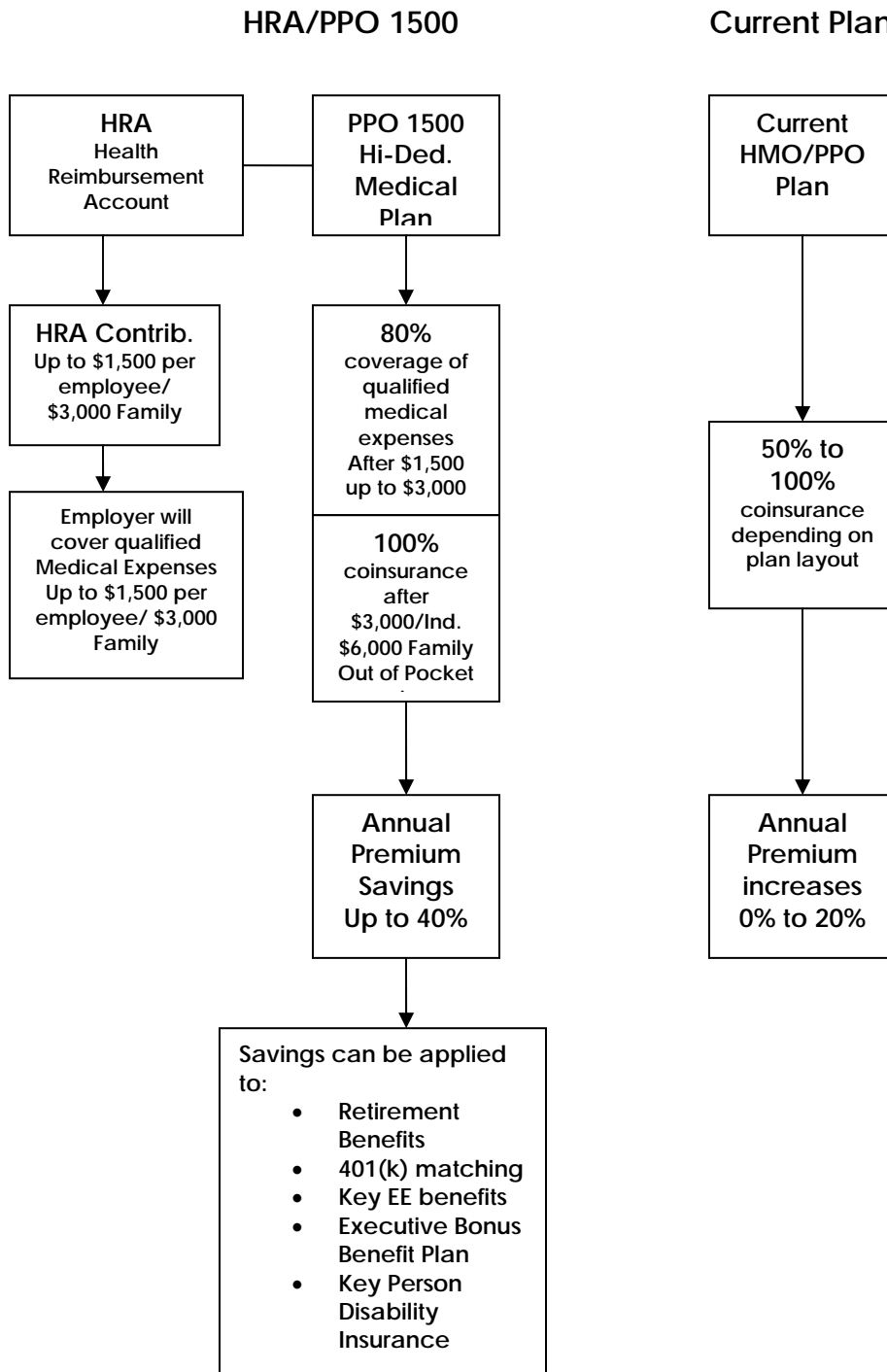


## HRA vs Traditional HMO/PPO Health Insurance



- The above flow chart is an example of how the HRA concept works. Benefits vary widely on HMO/PPO plans therefore savings can vary depending on the type of plan currently in place. A complimentary analysis will compare your current plan an a HRA plan to determine your potential savings.