



Health coverage is a focus for many of your clients as they look for innovative and cost-effective ways to provide benefits. An Excepted Benefit Health Reimbursement Arrangement, or EBHRA, can offer substantial flexibility for your clients and their employees.

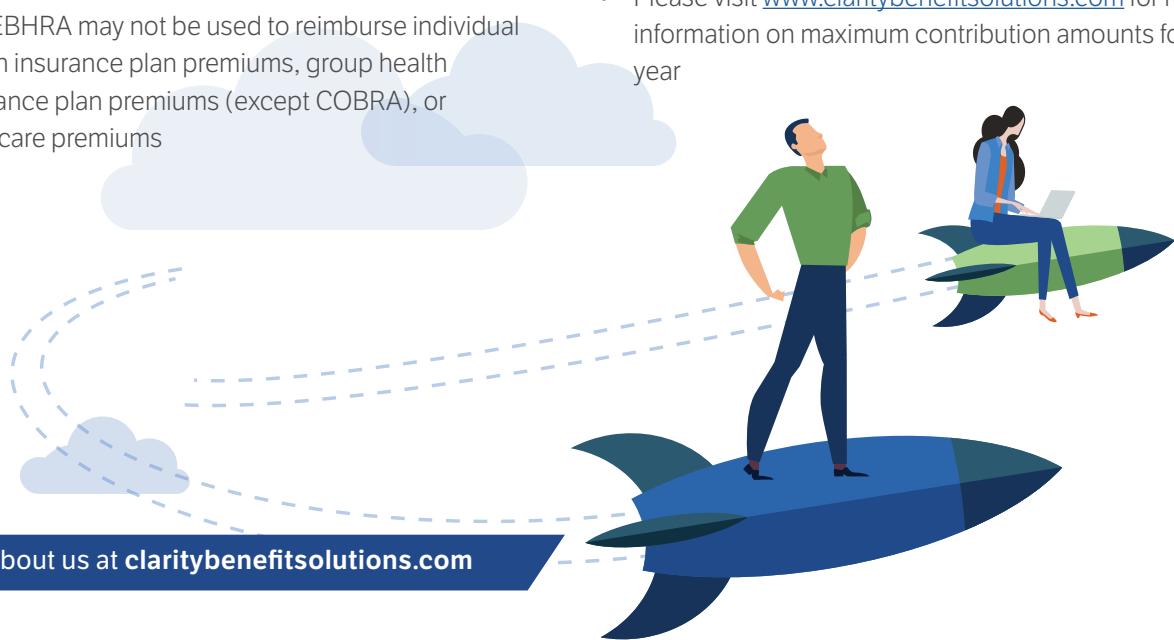
## A SIMPLY SMARTER APPROACH

The EBHRA allows employers of all sizes to reimburse their employees (tax-free) for certain medical expenses not covered by their health insurance plan. Client's employees may use EBHRA funds to pay for eligible out-of-pocket medical expenses that their dependents, or even themselves, may incur during the plan year.



### WHAT ARE THE REQUIREMENTS FOR AN HRA TO QUALIFY AS AN EBHRA?

- Your clients must offer the EBHRA in conjunction with a traditional group coverage health plan; however, their employees do not have to enroll in the traditional group coverage plan, they must simply be offered the coverage
- The EBHRA may not be used to reimburse individual health insurance plan premiums, group health insurance plan premiums (except COBRA), or Medicare premiums
- The EBHRA must be uniformly available to all similarly situated employees
- Your client may not offer both an ICHRA and an EBHRA to the same employees
- Please visit [www.claritybenefitsolutions.com](http://www.claritybenefitsolutions.com) for more information on maximum contribution amounts for this year



# EBHRAs BENEFIT EVERYONE INVOLVED

Excepted Benefit HRAs allow you to deliver innovative product strategies to your clients and provide even greater flexibility when it comes to designing benefit programs tailored to their unique needs.

## EBHRAs CAN BE APPEALING FOR MANY OF YOUR CLIENTS:

- ✓ The EBHRA is tax-free for both your clients and their employees
- ✓ Employers have the ability to offer different allowance amounts to different classes of similarly situated employees
- ✓ Your client's employees do not have to enroll in your group health insurance plan in order to participate in the EBHRA
- ✓ The EBHRA offers your client's employees additional funds to help pay for copays and deductibles, dental and vision insurance, COBRA continuation coverage, short-term limited duration insurance, and long-term care coverage



## A SIMPLY SMARTER APPROACH TO EMPLOYEE BENEFITS

Today, the benefits landscape is more confusing than ever, but it's also never been so essential. At Clarity, we believe life is a journey; one that should be lived well. So, we'll stop at nothing to bring clarity, and ensure your clients' employees are ready for life. With state-of-the-art technology and world-class customer service, we'll handle the day-to-day so you can focus on what matters: building your business.



**VERIFIED HIPAA SEAL  
OF COMPLIANCE™**

Learn more about us at [claritybenefitsolutions.com](http://claritybenefitsolutions.com)