

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

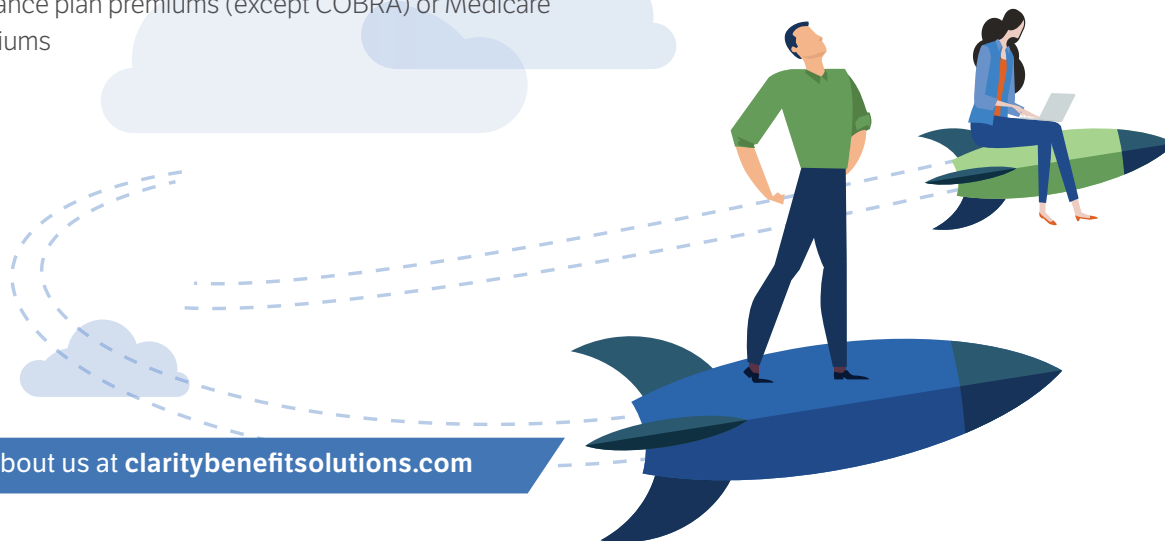
## A SIMPLY SMARTER APPROACH

The EBHRA allows employers of all sizes to reimburse their employees (tax-free) for certain medical expenses not covered by their health insurance plan. 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?

- The EBHRA must be offered in conjunction with a traditional group coverage health plan; however, EBHRA participants do not have to enroll in the traditional group coverage plan, they just need to 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
- You 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 are cost-effective for you, your employees, and their dependents. This is an exciting win for employers of all sizes that want to remain competitive and promote retention of their valuable employees.

## EBHRAs CAN BE APPEALING FOR MANY EMPLOYERS:

- ✓ The EBHRA is tax-free for both you and your employees
- ✓ You have the ability to offer different allowance amounts to different classes of similarly situated employees
- ✓ Your employees do not have to enroll in your group health insurance plan in order to participate in the EBHRA
- ✓ The EBHRA offers your 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 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](https://claritybenefitsolutions.com)

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BENEFIT SOLUTIONS™