



Non-Integrated HRA+

A SIMPLY SMARTER APPROACH

Providing healthcare benefits through individual coverage or for specific employee populations is a focus for many employers as they look for innovative and cost-effective ways to support their workforce. A Non-Integrated Health Reimbursement Arrangement+, or Non-Integrated HRA+, can offer substantial flexibility and valuable support for various healthcare needs.

WHAT IS A NON-INTEGRATED HRA+?

The Non-Integrated HRA+ allows employers to reimburse employees or retirees (tax-free) for medical expenses and insurance premiums without requiring enrollment in a group health plan. This category includes several distinct options: Individual Coverage HRAs (ICHRA), Qualified Small Employer HRAs (QSEHRA), Excepted Benefit HRAs (EBHRA), and Retiree HRAs. Participants may use Non-Integrated HRA+ funds to pay for individual healthcare premiums, Medicare supplements, and eligible out-of-pocket medical expenses.

NON-INTEGRATED HRA+s CAN BE APPEALING FOR MANY EMPLOYERS:



Tax-free for both employers and participants



Retiree support - cost-effective way to provide valuable post-retirement healthcare benefits



Flexible support for employees with individual coverage or retirees transitioning to Medicare



Budget control with predictable contribution amounts and no ongoing premium volatility



ICHRA benefits - ideal for employers wanting to offer individual market coverage with employer contributions



Enhanced satisfaction and recruitment/retention through continued healthcare support



QSEHRA advantages - perfect for small employers (under 50 FTEs) without group health plans

WHAT ARE THE REQUIREMENTS FOR A NON-INTEGRATED HRA+?

- **ICHRA:** Available to employers of any size; employees must have individual health coverage
- **QSEHRA:** Limited to small employers (fewer than 50 full-time equivalent employees) with no group health plan
- **EBHRA:** Can supplement existing group coverage for limited benefits like dental and vision
- **Retiree HRA:** Available to retirees; typically requires Medicare or individual coverage enrollment
- Employers can structure different benefit levels based on employee classes, years of service, or other qualifying factors
- Must have reasonable procedures to verify participant enrollment in qualifying coverage (where applicable)
- Written plan documents and participant communications required
- Participants must have the option to opt-out annually



NON-INTEGRATED HRA+S BENEFIT EVERYONE INVOLVED

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' and their 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.**

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