

Family Planning HRA

A SIMPLY SMARTER APPROACH

Supporting employees' family-building journey is a focus for many employers as they look for innovative and meaningful ways to provide comprehensive benefits. A Family Planning Health Reimbursement Arrangement, or Family Planning HRA, can offer substantial support and flexibility for employees navigating fertility and family-building expenses.

WHAT IS A FAMILY PLANNING HRA?

The Family Planning HRA allows employers to reimburse their employees (tax-free) for fertility-related and family-building medical expenses. Your employees may use Family Planning HRA funds to pay for fertility treatments, adoption expenses, surrogacy costs, and other qualifying family-building expenses they incur during the plan year.

FAMILY PLANNING HRAs CAN BE APPEALING FOR MANY EMPLOYERS:



The Family Planning HRA is tax-free for both employers and their employees



Flexible contribution amounts based on your budget and benefit philosophy



Targeted support for fertility treatments, adoption, and family-building expenses



Demonstrates commitment to supporting employees through major life events



Enhanced employee attraction and retention through meaningful, modern benefits



Cost-effective alternative to comprehensive fertility insurance riders

WHAT ARE THE REQUIREMENTS FOR A FAMILY PLANNING HRA?

- Can be offered as a standalone benefit or alongside other health benefits
- Covers qualifying family-building expenses as defined by plan terms, including fertility treatments, adoption costs, and related medical expenses
- Employers can structure eligibility requirements and contribution amounts based on their benefit strategy
- Must comply with uniformity requirements for similarly situated employees
- Written plan documents and employee communications required
- Employees must have the option to opt-out annually

ELIGIBLE EXPENSES MAY INCLUDE:

- Fertility treatments and medications
- IVF and related procedures
- Adoption expenses
- Surrogacy costs
- Fertility preservation services
- Related diagnostic testing
- Other qualifying family-building medical expenses



FAMILY PLANNING HRAS 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' 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.**

Learn more about us at claritybenefitsolutions.com