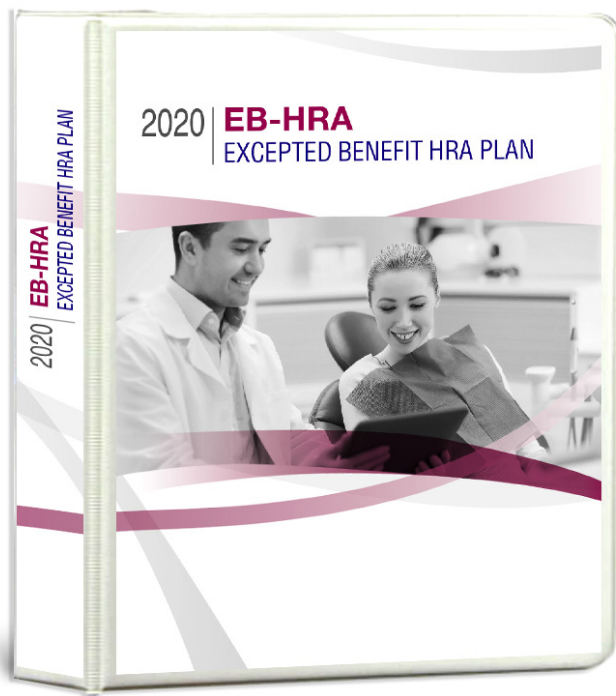


# Flex EB-HRA

Excepted Benefit  
HRA plan



## DENTAL VISION & Other Excepted Benefits YOUR WAY

Businesses that offer an employer-sponsored group health plan to workers now have another way to provide a health benefit package with more choice and potential savings – the Excepted Benefit HRA.

The new EBHRA is a Health Reimbursement Arrangement that pays premiums and related expenses for eligible excepted benefits like dental and vision coverage.

And, while an employer is required to offer a traditional group health plan, an employee can participate in the EBHRA even if they decline participating in the employer's group health plan.

It's all about having health coverage your way – the way that works best for your employees and your business.

### Plan document required

A written plan document is required for the Excepted Benefit HRA. The plan document details the benefit amount and terms; information about the company, its agent, and plan administrator; plan obligations; employee responsibilities, and more, along with various legal disclosures.

### One simple solution

Flex Documents simplifies this process for employers with the Flex EBHRA Plan Document package.

For a low, one-time fee, employers receive everything they need to establish an IRS- and DOL-compliant Excepted Benefit HRA.

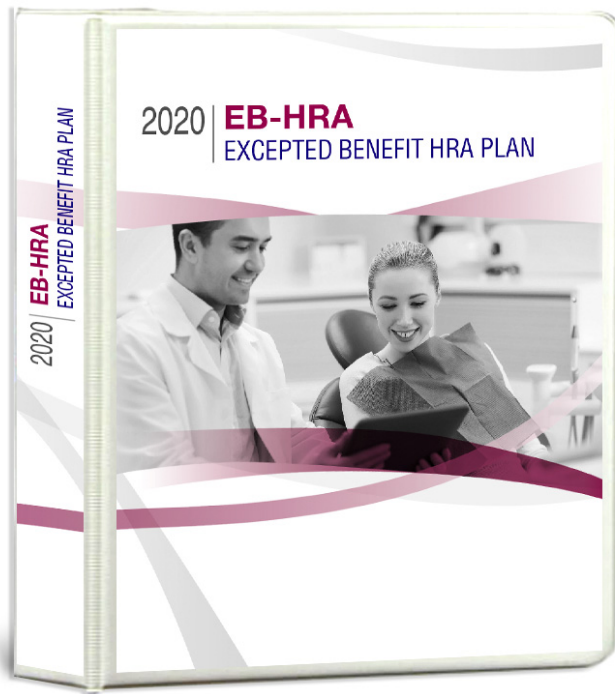
We also provide free plan design consultations via phone or email to help you get it right.

### Advantages for employers

- Provide up to \$1,800 annually in reimbursements for dental, vision, and other eligible excepted benefits;
- Only pay costly group health premiums for employees who want the coverage;
- Determine eligibility by employer-defined employee classification groups;
- Help employees build an employer-sponsored health benefit that best fits their needs.

### Advantages for employees

- Receive tax-free reimbursements for dental, vision, and other eligible excepted benefits;
- Retain EBHRA eligibility even if declining employer's traditional group health plan.



## Here's how it works

1. A company sets up a new Excepted Benefit HRA with a written plan document.
2. Copies of the Summary Plan Description (SPD) along with election and claim forms are given to every employee eligible to participate in the plan no later than 30 days prior to the first day of the plan year.
3. Employees submit reimbursement requests along with proof of payment for eligible expenses.
4. Employers process reimbursement payments to employees.

### *Dental, vision, and other*

## Excepted Benefits YOUR WAY

The EBHRA allows an employer to set all the terms of the plan.

### Eligible expenses

The HRA can reimburse all IRS Form 502-eligible excepted benefits, or limited to reimburse certain kinds of excepted benefits.

Here are some of the premiums the EBHRA may cover:

- Dental insurance
- Vision insurance
- STLDI,
- COBRA continuation coverage.

An EBHRA can also reimburse for:

- Co-pays and deductibles under excepted benefit coverage, and
- Cost sharing of co-pay, deductible, and other eligible medical expenses.

### Funding amount

An EBHRA can be for any amount the employer sets up to the annual limit (adjusted for inflation). For 2020 plan years, the limit is \$1,800.

### Rollover

An EBHRA may or may not allow unused funds at the end of one plan year to carry over into the next, at the discretion of the employer. When a rollover is allowed, it does not count toward the new year's annual funding limit.

### Employee groups

All of the above terms can vary among employee classification groups set by the employer.