

## Get Greater Benefits Flexibility with a QSEHRA or an ICHRA from Custom Design Benefits



### Want more flexibility and choice in your employee's benefits options?

Consider adding a Health Reimbursement Arrangement (HRA) administered by Custom Design Benefits to your benefits package.

HRAs are employer-funded accounts that supplement primary healthcare insurance coverage. HRA accounts reimburse some of the expenses that employees pay toward their deductible—giving some relief from out of pocket costs.

### Our HRA Administration Services Provide



A dedicated, qualified HRA Specialist



Integration with FSAs and HSAs if desired



24/7 online tools for employers and employees



Online real-time and monthly reports



Simplified claims processes



Direct deposit or check reimbursement

Help your employees become smarter healthcare consumers by becoming more aware of their healthcare spending. Plus, employer contributions to HRAs are 100% tax deductible for the employer and tax-free for employees.

**Contact Custom Design Benefits** and see how our HRA options can fit your business needs.

# HRA Options for Your Business

## —No Matter Its Size



**Custom Design Benefits** offers two Health Reimbursement Arrangement (HRA) options for small businesses. Now all employers, regardless of size, can add an HRA to their benefits options to reimburse employees for their health care costs, including individual policy premiums.

### **Qualified Small Employer HRA (QSEHRA)**

- For small businesses with fewer than 500 employees
- Full-time employees automatically eligible, employer can extend QSEHRA to part-time workers
- Reimbursements are free of payroll tax for employer and employees
- Reimbursement can be free of income tax for employees with qualifying individual health insurance policy
- Annual reimbursement limit applies

### **Individual Coverage HRA (ICHRA)**

- For all businesses regardless of size
- Participating employees must have individual health insurance
- Eligibility requirements are determined by the employer, provided the ICHRA is offered to all employees in a class
- ICHRA allowance rules can differ for separate employee classes
- No limits on reimbursement amounts

**Learn more about all of Custom Design Benefits HRA options.  
Contact us today.**