



Looking for a healthcare compliance solution for your employees that provides great flexibility? Check out our Health Reimbursement Arrangement (HRA) options. New federal rules going into effect January 1, 2020, offer new options. \*Indicates the amount may be readjusted higher in 2020.

## HRA PREPAID DEBIT CARD

	<b>EBHRA</b> <b>Excepted Benefits HRA</b>	<b>QSEHRA</b> <b>Qualified Small Enterprise</b> <b>HRA</b>	<b>ICHRA</b> <b>Individual Coverage HRA</b>
Available for all employers	Yes	No, employers with 50 or less employees	Yes
Annual employer contribution cap	\$1800*	\$5150 Individual/ \$10,450 Family*	None
Can offer insurance to employees	Yes	No	Yes, but cannot complement employer insurance
Can be used to pay insurance premiums	Dental, Vision & Long Term Care only	Yes	Yes
Can be used for insurance co-pays & deductibles	Yes	Yes	Yes
Employer notice requirement	None	None	90 days notice