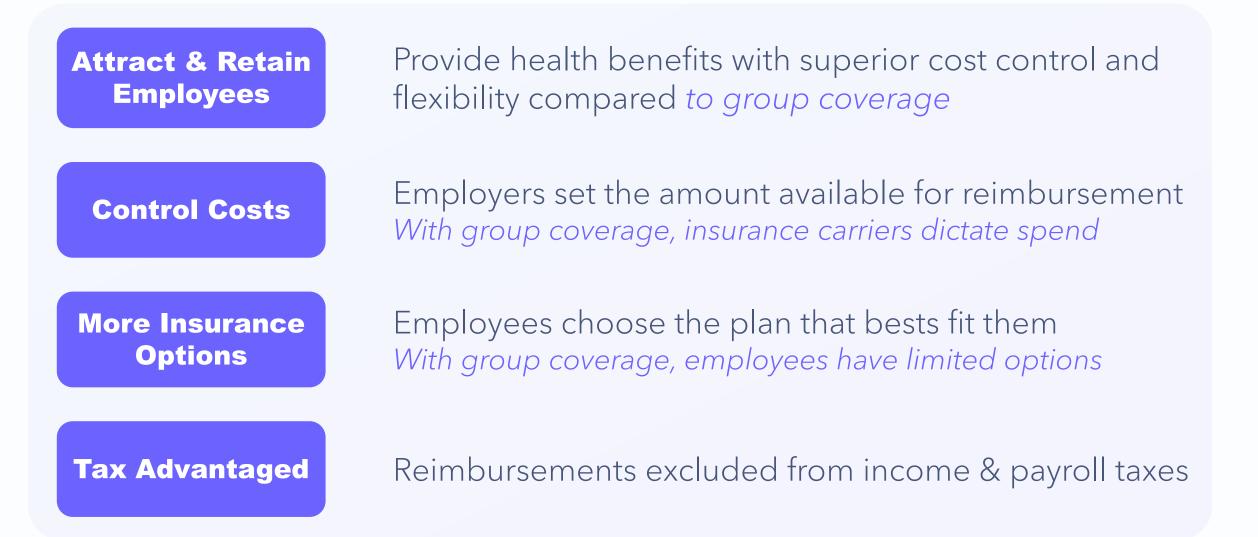
ICHRAs & QSEHRAs

Tax-Free Reimbursements for Employee Health Expenses



HRAs: Better Benefits for Small Business



Setting Up and Using an HRA



Which HRA Is Right For Your Business?

Only cover employees who purchase their own insurance



Cover all employees regardless of how they are insured



Key Differences Between HRAs





Insurance Requirement	Employees must have individual coverage or Medicare	Employees must have a health plan that meets basic coverage requirements
Eligible Employees	Flexibility to offer different benefits to full-time, part- time, salaried, unsalaried, and different geographies	All employees are eligible on the same terms, though certain groups (e.g. part-time employees) may be excluded
Allowance Caps	No maximums	Single: \$6,350 Family: \$12,800
Tax Reporting	Employers file a 1094B and 1095B	Employers report the allowance made available in Box 12, Code FF of the employee's W2
Premium Tax Credits	Employees not eligible for PTCs if the employee opts in or if the ICHRA is considered affordable	QSEHRA allowance replaces PTCs dollar for dollar

Salusion powers small businesses with cost-effective HRA software

Compliance

- Provides plan documentation
- Sends employee notifications
- Verifies employee's insurance

Reimbursements

 Automates reimbursements via ACH

Expense Verification

- Captures employee expenses via web portal and mobile app
- Verifies expenses on the same day

Administrative Portal

- Provides comprehensive reporting
- Enables employers to modify plans and add third-party administrators

\$14 per participant per month

No set-up fees No platform fees No minimums

Learn More





