



Your employer is offering you a QSEHRA, which lets you get reimbursed for health insurance and certain medical expenses. This guide shows you how to get set up and start using it.

HOW YOUR QSEHRA WORKS

YOU NEED HEALTH INSURANCE TO PARTICIPATE

To use your QSEHRA, you need health insurance.

Common qualifying coverage:

- Individual health insurance (Marketplace or private)
- Coverage through a spouse or parent's employer (including COBRA)
- Medicare, Medicaid, VA benefits, or Tricare

Coverage that does not qualify on its own:

- Dental or vision-only plans
- Health sharing plans
- Short-term or limited benefit plans

You must have qualifying coverage before you can be reimbursed.

WHAT EXPENSES ARE ELIGIBLE

A QSEHRA can reimburse two types of expenses:

- Health insurance premiums
- Out-of-pocket medical expenses

Health insurance premiums are the amounts you pay for medical, dental, or vision coverage.



Out-of-pocket medical expenses are health care costs you pay yourself, rather than through insurance. Common examples include deductibles, copays, coinsurance, prescriptions, dental expenses, vision expenses, and everyday medical items like cold and flu products or feminine care.

Your specific plan may reimburse premiums only, or both premiums and out-of-pocket medical expenses.

Your plan may also limit which premiums are eligible. For example, many plans exclude taxable premiums, such as premiums paid pre-tax through a spouse's or parent's coverage.

You will see exactly what your plan covers during onboarding, and your plan details will be available once you are logged into the platform.

WHEN EXPENSES ARE ELIGIBLE

Expenses must fall within your plan year.

Premiums must match the correct coverage month, and medical expenses must match the date of service.

If the timing does not match your documentation, the expense will be denied.

WHOSE EXPENSES ARE ELIGIBLE

Your QSEHRA covers expenses for you, your spouse, and your dependents.

If you have family members included, you will add them during onboarding and provide proof of their coverage.

HOW YOUR ALLOWANCE WORKS

Your employer sets your total allowance for the year. You will see your allowance during onboarding and on your dashboard once your account is set up.

That allowance becomes available monthly. You can be reimbursed up to the amount available when your expense is processed.

If an expense is approved, you will be reimbursed up to your available amount. If the full amount is not available yet, you will be reimbursed in parts. As more allowance becomes available, it is applied automatically.

Expenses are reimbursed oldest first. An expense will be fully reimbursed before moving on to the next one.

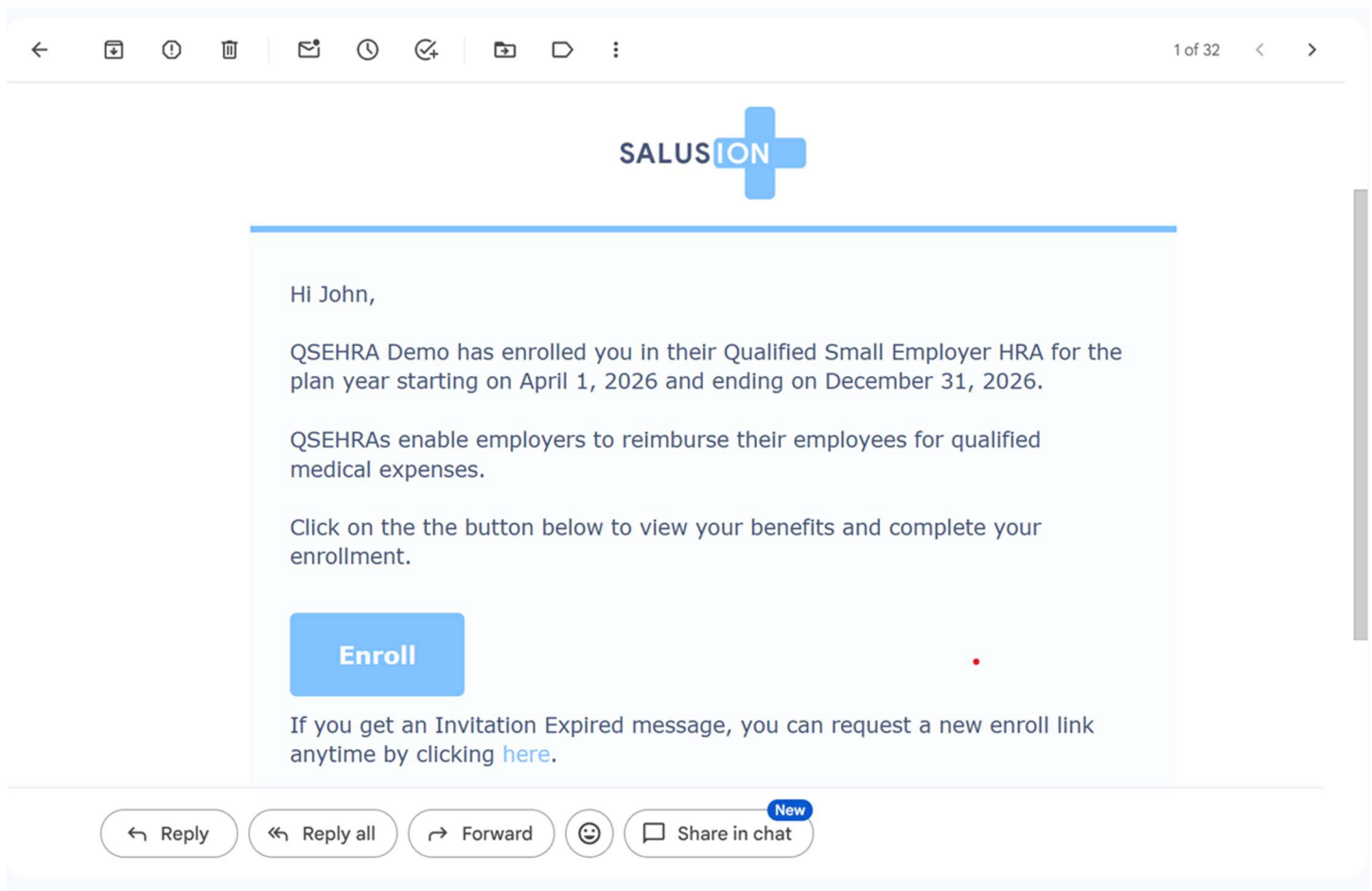
Because of this, it is normal to see partial reimbursements before an expense is fully paid.

At the end of the plan year, you have 75 days to submit expenses that occurred during that plan year. Those expenses will be reimbursed using that plan year's remaining allowance. After the 75-day period, any unused allowance is forfeited.

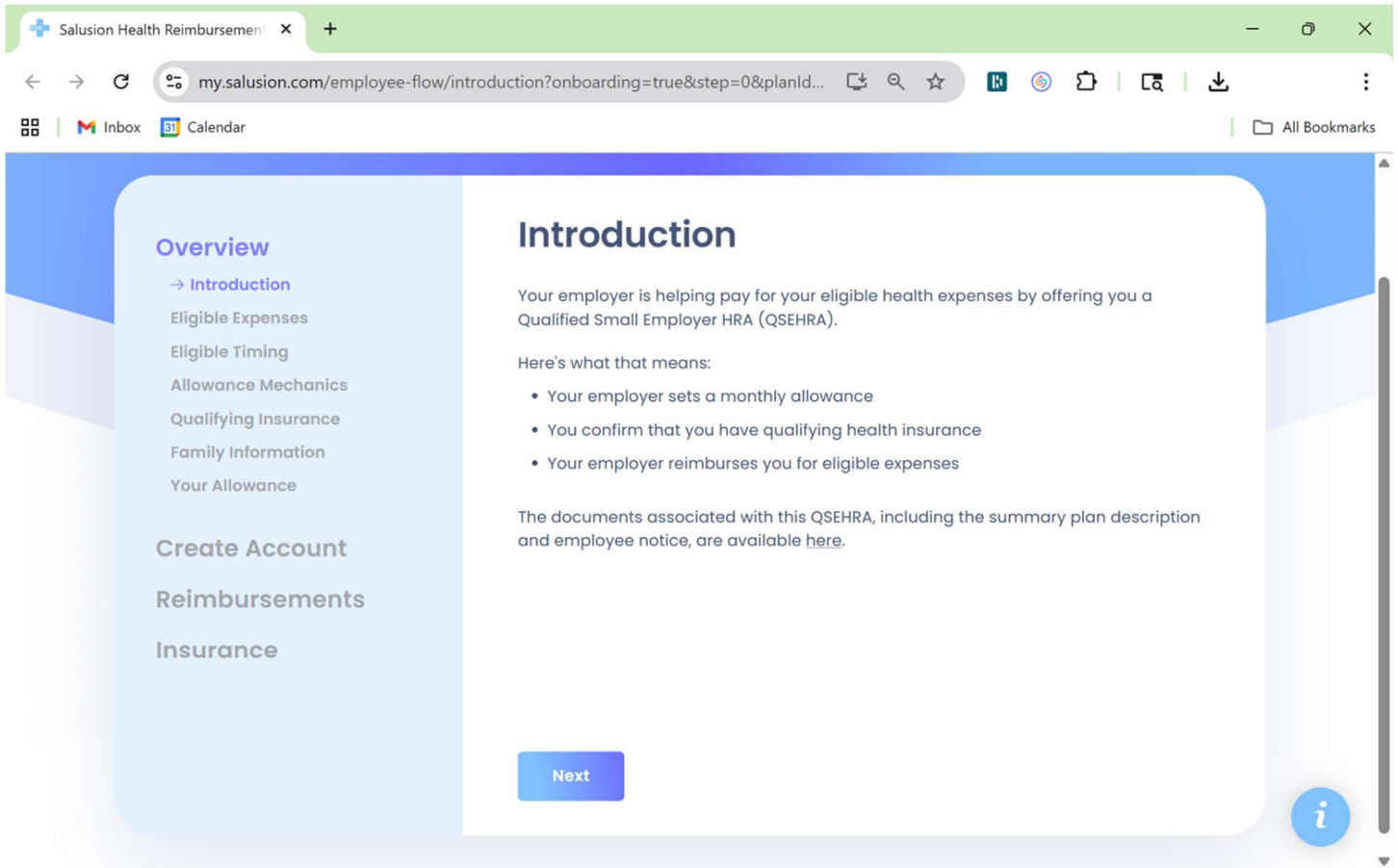
SET UP YOUR ACCOUNT

Your employer will send you an email inviting you to enroll in your QSEHRA.

When you receive that email, click Enroll.



You will be taken into the onboarding flow. This is where you will set everything up before you can start submitting expenses.



During onboarding, you will:

- **Review your plan**
You will see what your QSEHRA covers, including eligible expenses and your allowance.
- **Confirm your household**
You will enter information for yourself and any spouse or dependents who will be covered.
- **Create your account**
You will create your login and password so you can access your dashboard.
- **Set up reimbursements**
If your employer is using direct deposit, you will enter your bank account so reimbursements can be sent to you. If not, your employer will reimburse you outside of the platform.
- **Confirm or purchase health insurance**
You will provide details about your health insurance and submit proof for yourself and any covered family members. If you do not have insurance, you will be guided to options to purchase coverage.



Getting Started with Your QSEHRA

USE YOUR QSEHRA

Once your account is set up, you will use your dashboard to submit and track expenses.

The screenshot shows a web browser window with the URL `my.salusion.com/user`. The dashboard features the Salusion logo and a user name 'Sean'. A blue notification bar at the top states: 'Your reimbursement is scheduled' with a green checkmark icon, and 'You should receive \$99.92 around Apr 1, 2026'. Below this, there are three main sections: 1. 'Add Expense' with a button 'Add Your Receipt' and a receipt icon. 2. 'HRA Snapshot' with a 'View Plan Details' link. It shows a plan year of 'Jan 2025 - Dec 2025' with tabs for '2025' and '2026'. A bar chart displays: 'Reimbursed - \$75.00' (blue), 'Available Today - \$5,925.00' (green), and 'Available in Future - \$0.00' (light green). Below the chart, it lists 'Allowance for Plan Year 2025 - \$6,000.00' and 'Monthly Allowance - \$500.00'. 3. 'Expense Status' showing a table for 'My Eye Dr' with a total amount of '\$99.92'. The status is 'Approved'. A table below lists: 'Upcoming Reimbursement Amount: \$99.92', 'Upcoming Reimbursement Date: Apr 1, 2026', 'Total Reimbursement So Far: \$0.00', and 'Remaining Unpaid Amount: \$0.00'. An information icon is visible in the bottom right corner.

Service Date	Amount
Mar 18, 2026	\$99.92

Item	Amount
Upcoming Reimbursement Amount	\$99.92
Upcoming Reimbursement Date	Apr 1, 2026
Total Reimbursement So Far	\$0.00
Remaining Unpaid Amount	\$0.00



To submit an expense:

- Click Add Your Receipt
- Upload your documentation
- Enter the expense details
- Submit

For premiums, make sure the amount and coverage month match your documentation. For medical expenses, use the actual date of service.

After you submit, the expense will appear in Expense Status.

You can track everything from the Expense Status section on your dashboard. Each expense shows its status, upcoming reimbursement amount, and upcoming reimbursement date.

To see when you will be reimbursed, check the top banner on your dashboard or look at the Upcoming Reimbursement Date shown on the expense itself. The date depends on your available allowance and your plan's reimbursement method.

If your plan uses direct deposit, payments are sent to your bank account. If not, your employer will reimburse you outside of the platform.

If an expense is not approved, you will see it in red in Expense Status. Click the message to see what needs to be fixed. Most issues can be corrected and resubmitted.

Click View Plan Details to see a summary of your QSEHRA.

If you need help, use the blue circle at the bottom of the screen. You can view frequently asked questions, send a message, or schedule a call.