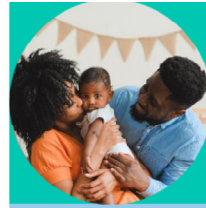




Don't skip the basics: special HRAs edition

Thank you for joining us.



Today we will cover:



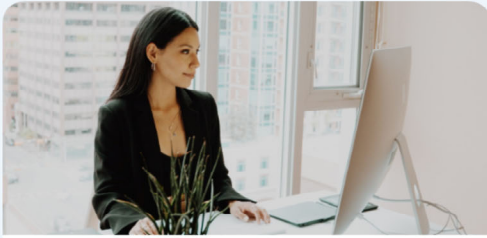
How are special **HRAs** different?



Unique differences between plans



The employer benefits of each plan



Nina, HR professional

Her goal:

To recruit and retain top talent for her company.



Gabriel, Software designer

His goal:

To find the best possible job in his new community.

Health reimbursement arrangements (HRAs)

Individual coverage HRA (ICHRA)

Excepted benefit HRA (EBHRA)

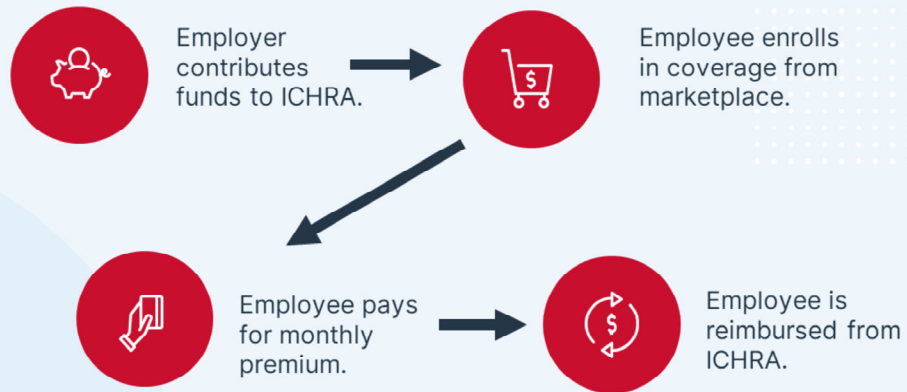
Qualified small employer HRA (QSEHRA)

Spousal incentive HRA (SIHRA)

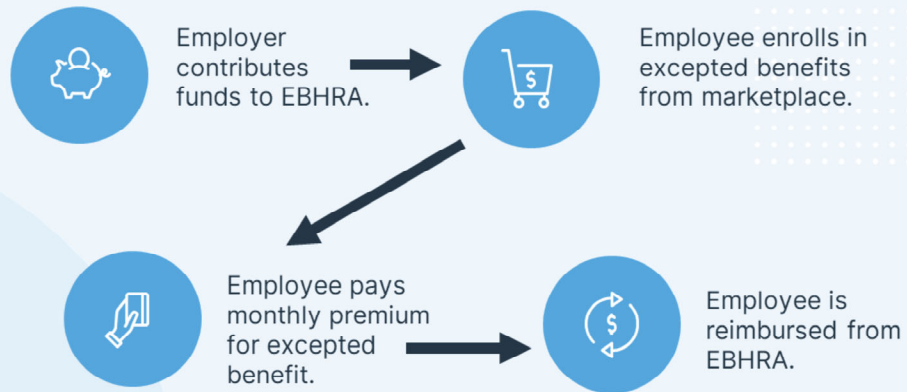
Voluntary employees beneficiary association HRA (VEBA HRA)

**Today's
focus**

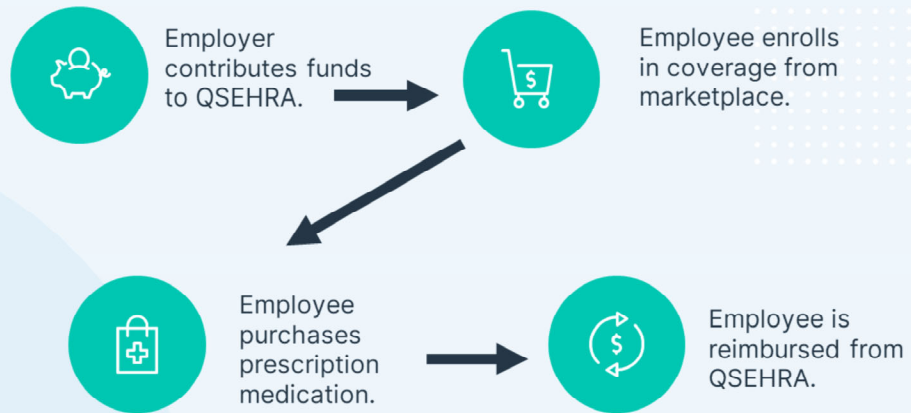
Individual health coverage HRA (ICHRA)



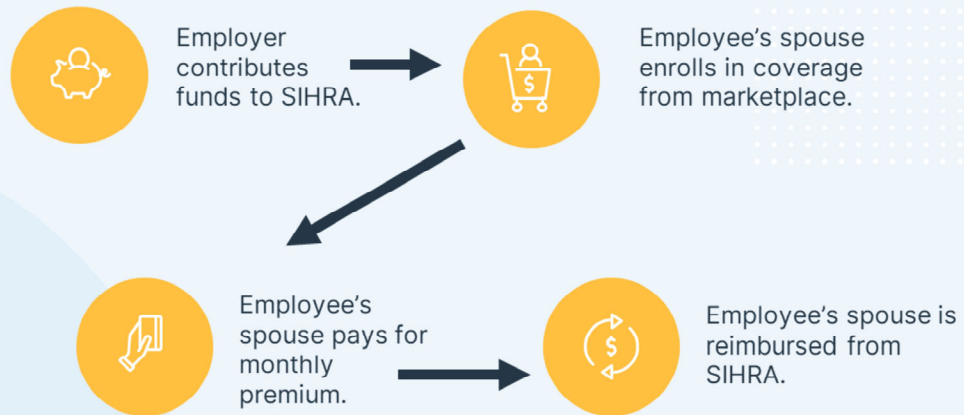
Excepted benefit HRA (EBHRA)



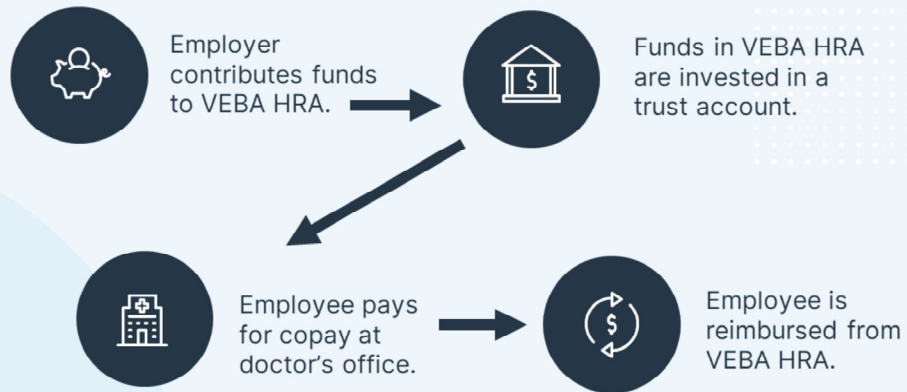
Qualified small employer HRA (QSEHRA)



Spousal incentive HRA (SIHRA)



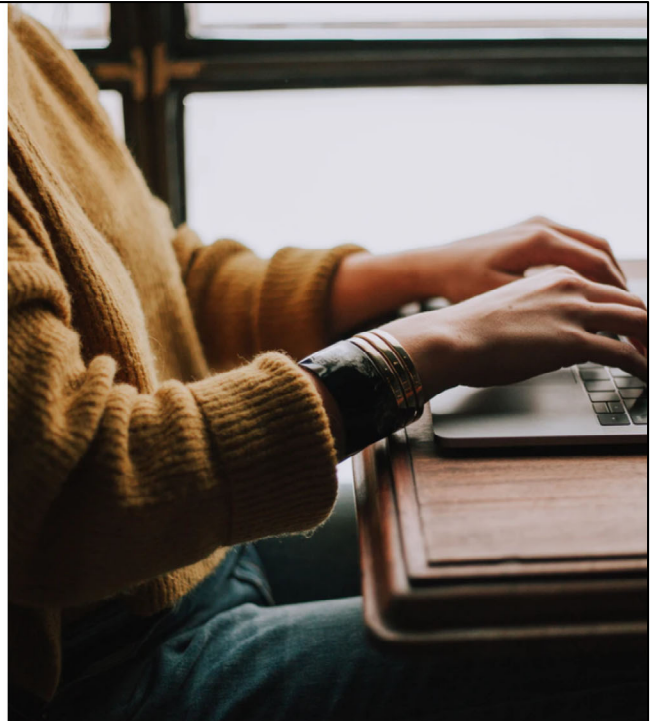
Voluntary employees' beneficiary association (VEBA)



Did anything surprise you?

Type your answer in chat.

Proprietary & Confidential



Comparing special HRAs: Purpose

ICHRA



An **alternative to offering** group health care coverage.

EBHRA



Reduce the number of **plans** to be offered.

QSEHRA



An **alternative to offering** group health care coverage for small employers.

SIHRA



Reducing the number of **participants** in a plan.

VEBA HRA



Grow employer **contributions** through investment.



Comparing special HRAs: Who can offer?

	ICHRA	EBHRA	QSEHRA	SIHRA	VEBA HRA
Employers of any size.	×	×		×	×
Employers with ≤ 50 full-time employees.			×		
Must be offered with a group health plan.		×		×	
Can not be offered with a group health plan.	×		×		



Comparing special HRAs: Annual maximums for 2024-2025

ICHRA



No annual maximum.

EBHRA



2024
\$2,100 annual maximum

2025
\$2,150 annual maximum

QSEHRA



\$6,150 annual maximum (single status)
\$12,450 annual maximum (family status)

*2025 amounts to be announced

SIHRA



No annual maximum.

VEBA HRA



No annual maximum.



Comparing special HRAs: Can be offered with...

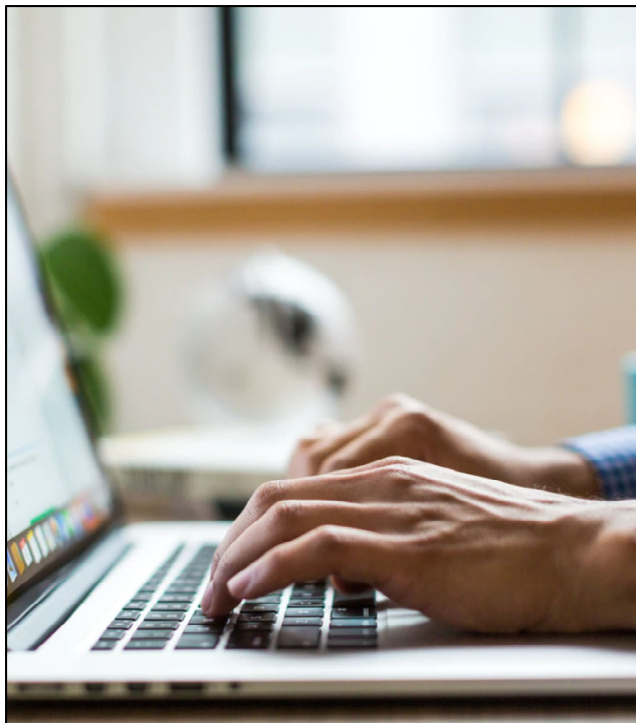
	ICHRA	EBHRA	QSEHRA	SIHRA	VEBA HRA
Dependent Care FSA	×	×	×	×	×
Parking	×	×	×	×	×
Mass Transit	×	×	×	×	×
Medical FSA	×	×		×	×
Health Insurance Plan			×	×	×
Can be offered alongside any other plans				×	×



Comparing special HRAs: **participants** can enroll in...

	ICHRA	EBHRA	QSEHRA	SIHRA	VEBA HRA
Dependent Care FSA	✗	✗	✗	✗	✗
Parking	✗	✗	✗	✗	✗
Mass Transit	✗	✗	✗	✗	✗
Medical FSA*	✗	✗		✗	✗
Health Insurance Plan*			✗	✗	✗





What are the benefits of offering an HRA?

Type your answer in chat.

Comparing special HRAs: Benefits to the employer...

ICHRA

Eliminate the cost of offering a group health plan, and decrease spending on administrative resources.

EBHRA

Decrease the cost of offering a variety of benefit plans, and decrease spending on administrative resources.

QSEHRA

Eliminate the cost of offering a group health plan, and decrease spending on administrative resources.

SIHRA

Decrease the cost of offering group health plans by lessening the number of participants.

VEBA HRA

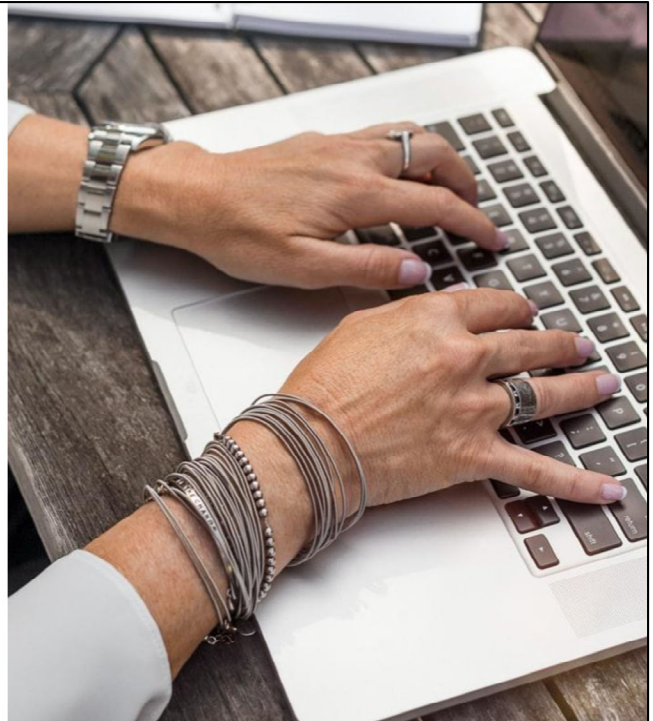
Save money by making smaller contributions, using interest growth.



What are some benefits to participating in an HRA?

Type your answer in chat.

Proprietary & Confidential



Comparing special HRAs: Participant benefits...

ICHRA

Allows the **employee** the **flexibility** of choosing their own insurance.

EBHRA

Allows the **employee** the **flexibility** of choosing their own excepted benefit plans.

QSEHRA

Allows the **employee** the **flexibility** of choosing their own insurance.

Submit claims back to **original service date**.

SIHRA

Can **participate in post-tax insurance plans** and be reimbursed.

VEBA HRA

Access more funds than the employer contributes.





Employer Example: **ABC Sample Company**



Goal

To attract new employees through a competitive benefits package.



How

Expand insurance offerings to include dental and vision.



Conflicts

HR team does not have the bandwidth to administer these plans.



Poll question:

What plan would you choose to offer in this scenario?



Employer Example: Mama's Little Bakery



Goal

To attract new employees through a competitive benefits package.



How

Expand benefits offerings for its 35 employees.



Conflicts

Not a lot of funds to contribute to an HRA plan.



Poll question:

What plan would you choose to offer in this scenario?



**Is an HRA right for your
company?**

Today we have covered:



How are special **HRAs** different?



Unique differences between plans



The employer benefits of each plan