



# An affordable alternative to group health coverage for small employers

## A TASC Qualified Small Employer (QSE) Health Reimbursement Arrangement (HRA) provides a cost-saving solution that reimburses employees for medical expenses and individual medical insurance premiums.

As an employer with less than 50 full time employees, group healthcare may not be an affordable option; however, providing healthcare expense relief to your employees at a tax savings is a great option to explore.

With a TASC Qualified Small Employer HRA, you enjoy the flexibility of choosing the plan option that best works for you. Want expenses reimbursed? Want to allocate a set amount for qualified expenses? Choose from three types of plans:

**Insurance premium reimbursement only:** Allows an employer elected dollar amount (subject to federal limits), available to participants who have Minimum Essential Coverage for themselves. For individually owned policies only; does not cover a group policy premium from a spouse's plan.

**Medical expenses and individual medical premiums:** Allows claims for any 213d expense as well as premium reimbursement.

**Medical expenses only:** Covers medical expenses that the employer allows under IRS 213d; may cover all or any subset of expenses under the plan.



Easy to Use



Increase Employee Satisfaction



Save Time and Money

### Employer Features

- Maximizes employee healthcare benefits.
- Provides tax savings for employers and employees alike.
- Works for small employers who do NOT offer group health insurance to employees.
- Improves competitive advantage with employers offering group health coverage.
- Simplified administration with our easy-to-use web portal.
- Facilitates confidence and peace of mind with money back and audit guarantees.
- Attracts and retains qualified employees.

### Employee Features

- Multiple ways to obtain information: MyTASC website and IVR/telephone.
- Fast reimbursements.
- Convenient email notifications for status of reimbursement requests.
- Helpful Customer Care Center.
- Online submission of reimbursement requests and direct deposit set up.
- Online history and status of reimbursement requests, and plan balance tracking.