

QSEHRA Small Business HRA 90-Day Notice

Qualified Small Employer Health Reimbursement Account (QSEHRA) IMPORTANT NOTICE

Your employer sponsors a Qualified Small Employer HRA (QSEHRA) Plan. **This important notice affects your Plan. Please retain it in your records.**

A federal subsidy is available for individual health insurance offered through a Health Care Exchange. Per the Affordable Care Act (ACA), this Notice must be submitted when/if you apply for this subsidy, within 30 days after you receive this Notice.

If your Small Business HRA (QSEHRA) started at the beginning of the 2017 calendar year and you have already applied for a subsidy, you must provide a copy of this Notice to the Health Care Exchange, no later than the first 90 days of the calendar year, or 30 days after you receive this Notice.

The permitted benefit under your QSEHRA plan is the maximum amount you can be reimbursed during the plan year.

Employee only: \$_____

Family: \$_____

Other (specify): \$_____

As mentioned above, you must provide a copy of this Notice to a Health Care Exchange within 30 days of the time you apply for a subsidy under the ACA, or within the first 90 days of the 2017 calendar year.

If you do not maintain Minimum Essential Coverage as defined by the ACA for any month, you may be subject to the Individual Mandate Tax (per ACA Section 5000A), and any reimbursement received under this Plan **will be taxable income**.

