



# EMERGENCY RESPONSE BENEFITS



UNIVERSAL BENEFIT ACCOUNT®

## Emergency Expense HRA

### What is the Employee Benefit?

An Emergency Expense HRA reimburses all 213(d) medical expenses occurring as a result of a public healthcare crisis (i.e., a pandemic) -- including additional copays, prescriptions, and other out-of-pockets costs.

For employees with a High Deductible Health Plan (HDHP), this account can be set up as a Limited Purpose HRA to pair with an HSA. This account protects the HSA funds while covering expenses related to public health emergencies. Participation does not impact an employee's eligibility under the HDHP rules for an HSA, as long as the plan specifies it only covers emergency medical expenses.

### Things to Know:

<b>Plan Design</b>	<ul style="list-style-type: none"> <li>Employers set the guidelines for this account in the plan design.</li> <li>This HRA is restricted to covering expenses related to the treatment of 213(d) and COVID-19 expenses.</li> <li>For a Limited Purpose HRA, limit expenses to medical emergencies to avoid impacting HSA/HDHP eligibility rules.</li> </ul>
<b>Eligible Expenses</b>	<ul style="list-style-type: none"> <li>213(d) medical expenses, such as office copays and all eligible out-of-pocket expenses.</li> <li>Medical costs associated with public health emergency expenses that may not be covered by health insurance.</li> </ul>
<b>Limits</b>	Employers set plan year limits such as a maximum that can be reimbursed to an employee for the year.
<b>Eligibility Requirements</b>	<ul style="list-style-type: none"> <li>Any employee is eligible to utilize this benefit account.</li> <li>Employer may choose to designate eligibility by an employee class, such as part-time or full-time status.</li> </ul>
<b>Funding</b>	Employer funded
<b>Enrollment</b>	Enroll all employees at once at beginning of plan year, or on a case-by-case basis when an emergency event occurs at any time throughout the year.
<b>Disbursements</b>	<ul style="list-style-type: none"> <li>Verify the request meets eligibility requirements before approving reimbursement.</li> <li>Reimbursement payment is used to cover eligible expenses.</li> </ul>
<b>Tax Benefit</b>	<ul style="list-style-type: none"> <li>Employee reimbursements are non-taxable.</li> <li>Employers can write-off their contributions as a business expense and reduce their tax liabilities.</li> </ul>

### Get started today!

We are ready to help you offer this helpful benefit. Just contact us today via one of the methods below.

Want to have TASC handle this benefit for you?

Fill out this form and we'll contact you:

[Get Started.](#)

Contact us to do all or part of this work effort for you:

1-888-595-2261