



# EMERGENCY RESPONSE BENEFITS



## Employer Medical Credit Account

### What is the Employee Benefit?

Employers fund an Employer Medical Credit to help employees pay for unexpected medical expenses such as medical, dental, and vision expenses that exceed an employee’s Healthcare FSA and or HAS funds.

### Things to Know:

<b>Plan Design</b>	<ul style="list-style-type: none"> <li>Participants may be eligible for up to \$2000 with no interest, no fees, and no credit checks.</li> </ul>
<b>Eligible Expenses</b>	Restricted to medical, dental, and vision expenses; does not require an emergency or triggering event.
<b>Limits</b>	\$2,000 per plan year maximum. Employers may choose to set a lower limit annually.
<b>Eligibility Requirements</b>	<ul style="list-style-type: none"> <li>Eligibility can be limited to only those who are enrolled in a Healthcare FSA or an HAS are eligible.</li> <li>The employer can also set additional eligibility requirements (ex: length of employment, etc.).</li> </ul>
<b>Funding</b>	Employer funded.
<b>Enrollment</b>	Employees apply for employer medical credit.
<b>Disbursements</b>	Employees may choose to have credit proceeds disburse to the Medical Credit Account.
<b>Tax Benefit</b>	<ul style="list-style-type: none"> <li>Borrowed funds from this account are not taxable to the employee.</li> <li>Employers should consult with their tax professional regarding tax treatment of interest, if applied.</li> </ul>

*The extension of credit may require compliance with certain applicable regulations.*

### 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