



# EMERGENCY RESPONSE BENEFITS

UNIVERSAL BENEFIT ACCOUNT®

## Emergency Expense HRA

### What is the Employee Benefit?

Consider an Emergency Expense HRA to reimburse for all 213(d) medical expenses as a result of a public healthcare crisis (i.e., a pandemic) -- including additional co-pays, 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 accountholder's funds while covering expenses related to public health emergencies. Participating in an additional HRA does not impact an employee's eligibility under the HDHP rules for an HSA, as long as it specifies in the plan design that it is only to cover emergency medical expenses.

### Things to Know:

<b>Plan Design</b>	<ul style="list-style-type: none"> <li>Employers can set the guidelines for this account in their plan design.</li> <li>This HRA is restricted to covering expenses related to the treatment of 213(d) expenses and COVID-19 expenses.</li> <li>For 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 co-pays 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 can set any limit they want for the plan year such as a maximum amount 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 to the employee 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>

### Additional Resources

We want to help! You don't need to be a TASC customer to call our hotline or download our helpful documents.

General questions on this benefit	Want to administer this account yourself	Want guidance for your benefits TPA?	Want to have TASC handle this benefit for you?
<p>Call our Special Forces COVID-19 hotline:</p> <p> Call 1-833-433-1002</p>	<p>Download our helpful How-To document:</p> <p><a href="#">Get Started.</a></p>	<p>Share our How-To document with your administrator:</p> <p><a href="#">Get Started.</a></p>	<p>Contact us to do all or part of this work effort for you:</p> <p> 1-888-595-2261, or <a href="#">Get Started.</a></p>



# EMERGENCY RESPONSE BENEFITS

UNIVERSAL BENEFIT ACCOUNT®

## Why TASC?

For more than 40 years, TASC has been a leader, an innovator, and a partner of employers committed to ensuring the health, wealth and well-being of their employees and their employees' families and community. TASC was a pioneer in assisting sole-proprietor farmers and small businesses save billions in tax dollars through the adoption of health reimbursement plans; challenging many ill-informed IRS auditors, accountants, and naysayers along the way. TASC, through FlexSystem, brought the idea of a Cafeteria Plans to large and small businesses; challenging the notion that such plans were burdensome, complicated and difficult to administer.

There from the beginning of Section 125, TASC has brought its knowledge and expertise forward with the idea that together we can improve lives of many, strengthen our communities, and make benefits feel like benefits. TASC understands that each employers circumstance is different. TASC offers its guidance based upon the wealth of its experience as an employer and as a benefits administrator. It is not legal or tax advice and should not be taken as such but is offered to prompt knowledgeable inquiry of your plan professionals and provoke thoughtful plan decision making.

TASC provides its clients with an audit guarantee with respect to serviced tax advantaged accounts. Subject to certain conditions and restrictions, this guarantee provides that in the event a client suffers an adverse finding by the IRS or Department of Labor, despite following TASC's plans and procedures, resulting in interest charges and/or assessed penalties, such interest and penalties will be covered by the guarantee.