STEP-BY-STEP GUIDE TO CREATING

STAND-ALONE

HRA PLANS

How to Offer Employees Excellent Health Benefits Without the Cost or Complication of Group Health Insurance
STEP-BY-STEP GUIDE TO CREATING HRA PLANS

How to offer great health benefits without the cost or complication of a group health insurance plan

In this guide we’ll review the changing landscape of small business health insurance, and why it makes sense for many businesses to cancel their group health insurance plans (if they have one), and switch to a stand-alone Health Reimbursement Arrangement (HRA).

This guide will answer basic questions about stand-alone HRAs, help you assess your employee benefit needs, and provide you the tools to design, select, and implement a stand-alone HRA. This is written for small and medium-sized business owners, CEOs, CFOs, HR professionals, accountants, and anyone at your company involved in health benefit decision-making.

Table of Contents

Introduction…………………………………….. 3
   Introduction to Stand-Alone HRAs ……………  4
   Stand-Alone HRAs: The Basics …………………  5
   Stand-Alone HRAs: How They Work ………….  7
Step 1: Determine Your HRA Budget ………….  8
   Sample Budget Worksheet ……………………...  9
Step 2: Design Your Stand-Alone HRA ………… 10
   Design Worksheet …………………………… 11
Step 3: Choose HRA Software …………………. 12
   Why Use HRA Software? ……………………… 13
   HRA Software Checklist ……………………… 15
   HRA Software Features …………………………. 16
Step 4: Implement Your Stand-Alone HRA …… 18
   4 Easy Steps to Implement Your HRA ……… 19
Appendix ………………………………………….. 20
   Health Care Reform: The Big Picture ……… 21
   Health Care Reform & Stand-Alone HRAs … 22
   HRAs: The Ideal Solution in 2014 ………….. 23
   Additional HRA Resources ………………….. 24

Note: Due to the Affordable Care Act (ACA) and associated regulations, some HRAs offered as a stand-alone benefit are not compliant with the ACA in 2014 and beyond.

>> Contact Zane Benefits to review your current HRA or to learn about compliant defined contribution options for 2014.
Introduction

To Stand-Alone HRAs
INTRODUCTION TO STAND-ALONE HRAs

Where We’ve Been: Group Health Insurance

In the past, businesses have always relied on group health insurance to offer employee health benefits. However, continual increases in healthcare costs have adversely impacted most businesses’ ability to provide health benefits. Smaller employers and non-profits have been particularly hurt, and many have dropped group health plans completely because they have become too expensive. Mid-size businesses have coped with rising costs by shifting more of the burden to their employees and their dependents. As a result, educated businesses are switching to stand-alone Health Reimbursement Arrangements (HRAs) to offer a dynamic, cost-effective and sustainable employee health benefits program.

The Solution: Stand-Alone HRA

Rather than paying the costs to provide a specific group health plan, employers can fix their costs on a monthly basis by establishing a stand-alone HRA. The general concept of a stand-alone HRA is that your company would:

- Cancel your group health insurance plan (if you have one)
- Define any amount you can afford for health benefits
- Use HRA Software to give each employee a fixed dollar amount to use on medical expenses
- Your employees purchase their own individual/family policies, and choose how to spend their healthcare allowance. (Select an insurance professional of your choosing to give employees a resource in selecting a plan.)

A stand-alone HRA is an affordable alternative to an employer-sponsored group health insurance plan. HRAs by themselves are not health insurance plans. HRAs give you the employer control of benefits, while giving your employees choice and a great benefit.
Stand-Alone HRAs: The Basics

An HRA is an employer-funded plan employers use to reimburse employees for medical expenses, including individual health insurance premiums. An HRA is:

- An IRS-Approved Section 105 Plan
- 100% Employer-Funded
- Tax Advantaged

An HRA is not health insurance. An HRA allows you, the employer, to provide allowances to employees for reimbursement of eligible medical expenses (including individual health insurance premiums).

HRAs are Notional Arrangements

No funds are expensed until reimbursements are paid, and employers are not required to deposit money into third party bank accounts.

HRAs are Flexible & Employer-Controlled

You can design your HRA to meet your company’s financial and benefit goals including:

- Amount of HRA allowances
- What happens to unused balances at the end of the Plan Year
- What types of medical expenses to reimburse
- Who is covered (employee and dependents, or just employee)
- Employee eligibility criteria
- Cost-sharing options

Two Types of HRAs: Stand-Alone vs. Integrated

In general, there are two primary types of HRAs: Stand-alone HRAs and integrated HRAs.

1. Stand-Alone HRA: A stand-alone HRA is not linked to a group health insurance plan; rather the HRA is the entire health benefits plan. Stand-alone HRAs can reimburse for individual health insurance premiums, as well as other eligible out-of-pocket medical expenses.

2. Integrated HRA: The more commonly-known type of HRA is one that is integrated with a group health insurance plan. The Integrated HRA is offered only to those who take the group health plan and is used to reimburse employees for out-of-pocket medical expenses only (not health insurance premiums).

This guide is focusing 100% on stand-alone HRAs, where the HRA is not connected to a group health insurance plan. With stand-alone HRAs, the HRA is the benefit.
HRA Eligible Expenses

HRAs may be used to cover a wide range of medical expenses. Within the IRS guidelines (as defined in IRC 213(d)), employers have choice in what they choose to reimburse through their HRA. Categories of HRA eligible expenses include individual/family health insurance premiums, co-pays, dental and vision care, prescriptions, and many other expenses such as physical therapy, mental health and certain weight-loss programs.

HRA Eligibility

Current and Former W2 Employees
Current or former W-2 employees, and their qualified dependents, are eligible to participate.

Qualified HRA Dependents
A qualified HRA dependent must be a dependent per the federal IRS definition. Qualified dependents include a spouse, child(ren) or qualified relatives.

Owners
A common question from small businesses, is can the owner participate in the HRA? The answer is yes. However, whether or not owners are eligible to receive HRA reimbursements 100% tax free depends on how the company files, and the owner's status.

- **C-Corporation Owners**: C-Corp owners may participate in an HRA and receive all HRA reimbursements 100% tax-free.
- **Sole Proprietors, Partners, or S-Corp shareholders that own >2% of the company's shares**: These Non-C-Corp owners can use the HRA software platform to reimburse and track medical expenses. However, all HRA reimbursements must be reported on the owners'/partners' wages (on their W-2 and 1040 forms) and are subject to federal income taxes.

1099 Contractors
A business can use an HRA software platform to offer health benefits to 1099 contractors. However, unlike W-2 employees, 1099 contractors must report all HRA reimbursements as income on their personal tax return.

Employer-Controlled Eligibility
Employers can set specific eligibility requirements for HRA participation such as a waiting period, length of stay with the company, part-time/full-time status, etc. You can also choose if the HRA will reimburse employees only, or allow qualified dependents.
Stand-Alone HRAs: How They Work

Before we review how to budget for and design your stand-alone HRA, here’s a basic overview of how stand-alone HRAs work once it is set-up and employees are enrolled:

1. **Employees Purchase Individual Insurance Policies**
2. **Employees Submit "Expenses" to HRA Software**
3. **HRA Claims Processor Adjudicates Expense & Notifies Employer of Amount Due**
4. **Employer Reimburses Employee Tax-Free via Payroll**
5. **That’s All!**
Step 1

Determine Your Stand-Alone HRA Budget
STEP 1: DETERMINE YOUR STAND-ALONE HRA BUDGET

Determining your budget is quite simple, and the cost of a stand-alone HRA is 100% up to you. If you want to contribute any amount to your employees' health care costs, you can afford a stand-alone HRA.

To calculate the cost of your stand-alone HRA, follow three simple steps. Below, we’ve provided an example of a stand-alone HRA budget for a 10-person company.

1. **Monthly or Annual Budget:** What is the overall budget you can contribute to employee health benefits?

<table>
<thead>
<tr>
<th></th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Annual Budget</td>
<td>$12,000</td>
</tr>
<tr>
<td>Monthly Budget</td>
<td>$1,000  [annual ÷ 12]</td>
</tr>
</tbody>
</table>

2. **Allowance Amounts:** Within the overall budget, set employees' allowance amounts (in this example, allocated monthly).

<table>
<thead>
<tr>
<th></th>
<th>Example</th>
</tr>
</thead>
<tbody>
<tr>
<td>Monthly Budget</td>
<td>$1,000</td>
</tr>
<tr>
<td># of Employees</td>
<td>10</td>
</tr>
<tr>
<td>Monthly Allowances</td>
<td>$100  [monthly budget ÷ # ee’s]</td>
</tr>
</tbody>
</table>

3. **HRA Software Fees:** Factor in HRA Software. Fees will vary by provider. As needed, adjust employee allowance amounts to stay within your overall budget.

**Tip:** With HRAs there are no minimum or maximum contribution amounts, so you truly do set and control all costs of your HRA!
Step 2

Design Your Stand-Alone HRA
STEP 2: DESIGN YOUR STAND-ALONE HRA

Now that you’ve set your HRA budget, it’s time for the fun part… designing your stand-alone HRA.

**Stand-alone HRAs by nature are very simple.** And at the same time, they are very customizable. Here is a worksheet to help you decide how to design your plan. Several more options are available, but this covers the basics of your plan design. Your HRA Administration Software (see step 3) should help you customize your plan with these options below, and even more, to achieve the best benefit for your company and employees.

*Plan Design Worksheet: The Basics*

<table>
<thead>
<tr>
<th>Design Option</th>
<th>Your Notes</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>When will the HRA plan start?</strong></td>
<td></td>
</tr>
<tr>
<td><em>When will the HRA start, and when will the plan year run (ex: calendar year, or fiscal)?</em></td>
<td>Date to start:</td>
</tr>
<tr>
<td>Plan Year (fiscal, calendar, custom):</td>
<td></td>
</tr>
<tr>
<td><strong>Employee Classes: Will you give different HRA allowance amounts to different employees (or the same amount for everyone)? If different, how many classes (classes must be based on bone-fide job criteria)?</strong></td>
<td>Class Name/s:</td>
</tr>
<tr>
<td><strong>HRA allowance amounts: What allowance amounts will you provide? At what frequency will you give the allowance amounts (monthly, annually)?</strong></td>
<td>Allowance Amount/s:</td>
</tr>
<tr>
<td><strong>Eligibility: What criteria makes your employees eligible?</strong></td>
<td></td>
</tr>
<tr>
<td>• # Hours worked (full time vs. part-time)</td>
<td># Hours worked: _____________________________</td>
</tr>
<tr>
<td>• A number of days (no longer than 90 days)</td>
<td>Waiting Period (# Days): ____________</td>
</tr>
<tr>
<td><strong>What Types of medical expenses will the HRA reimburse?</strong> Ex: Allow all IRS-Eligible medical expenses, or exclude some types of expense categories?**</td>
<td>Category of Expenses to Include or Exclude:</td>
</tr>
<tr>
<td><strong>What happens to unused funds at the end of the plan year?</strong> Three options:**</td>
<td>At the end of the Plan Year, what will happen to unused funds?</td>
</tr>
<tr>
<td>• Maximum rollover (4x the annual benefit) <em>New</em> requirement per Affordable Care Act</td>
<td></td>
</tr>
<tr>
<td>• Capped rollover (at a set annual amount)</td>
<td></td>
</tr>
<tr>
<td>• No rollover (use it or lose it)</td>
<td></td>
</tr>
<tr>
<td><strong>For Insurance Premium Reimbursement, allow recurring (automatic) claims? (Y/N)</strong> Allows employees to submit an insurance claim for automatic reimbursement for up to 12 months?</td>
<td>Allow recurring claims? (Y/N)</td>
</tr>
</tbody>
</table>
Step 3

Choose HRA Software
STEP 3: CHOOSE HRA SOFTWARE

Why Use HRA Software?

HRA Administration Software allows you (the employer) to have full control over your stand-alone HRA, while staying compliant. There are two main reasons to use HRA Software:

1. Tax Savings & Compliance
2. Time Savings & Ease of Use

1. Tax Savings & Compliance
With HRA Software, your company is the Plan Administrator and all funds stay with your company until a reimbursement is due (no pre-funding of accounts).

Companies use HRA Software to ensure federal compliance and ease of administration. HRA Software will, among other things, create the legal plan documents required for an HRA, and process all claims (reimbursement requests).

HRA Software keeps you in compliance with these three key areas:

1. **Tax Savings & IRS Compliance**: The IRS requires that a formal HRA (with HRA plan documents) be established in order for HRA reimbursements to be tax-free for the employer, and employees.

2. **Federal Compliance**: The federal government has guidelines for employers who want to contribute to employee's IRS-qualified medical expenses:
   - **HIPAA** (Medical Privacy): With HRA Software processing employees’ claims, employees’ medical information is kept HIPAA-protected, and all receipts are stored in compliance with HIPAA for 10 years, as required by the IRS for audit purposes. As the employer, you never see your employees’ medical information, or even the type of medical expense; both important for HIPAA and non-discriminatory purposes.
   - **ERISA**: As the employer, you are not allowed to “endorse” a specific individual health insurance plan under ERISA. HRA Software keeps you ERISA-compliant because you never know what policies are purchased, or even if they are seeking reimbursement for a health insurance premium (only that it is a qualified medical expense allowed by the HRA).

3. **ACA/Health Care Reform**: The Affordable Care Act (ACA) introduced new requirements for HRAs including how benefit information is presented to employees (Summary of Benefits & Coverage, or SBC), new reporting forms (720/5500) and new plan design requirements (ex: annual limits). HRA Software will make sure you have the appropriate documents, data and plan settings in place to be ACA compliant.
2. Time Savings & Ease of Use

Good HRA Software removes the time, cost and complication of offering an HRA.

- Administer a stand-alone HRA online in less than 5 minutes per month
- Integrate your stand-alone HRA with your existing payroll service
- Manage your stand-alone HRA online 24/7

Tip: Once implemented, monthly administration of your stand-alone HRA should take no more than 5-10 minutes each month.

HRA Software FAQs

FAQ: Can I administer the stand-alone HRA Myself?
A company can self-administer its own stand-alone HRA, but failure to comply with the minimum HRA federal administration requirements is common without utilizing proper HRA Software. If an employer does utilize proper HRA Administration Software to fully comply with the HRA, ERISA, HIPAA, COBRA and ACA regulations, the administrative cost likely outweighs the HRA benefits.

FAQ: Can I Pay For Employees’ Insurance Premiums Without an HRA?
Some businesses might want to pay directly for an employee’s individual health insurance plan without utilizing an ERISA and HIPAA-compliant platform, but doing so may put the business out of compliance with federal regulations and may increase the company’s (and employee’s) tax liability.
HRA Software Checklist

As you research HRA Software, here’s a checklist of questions to ask. These features will make your setup, administration and reimbursement process easy and stress-free for you and your employees. In the next section, we’ll review each feature in more detail.

- **Do you offer paperless HRA Plan set up?** How long does it take to set up the HRA and generate the Plan Documents? How often can I change my plan? If I change my plan, is that process paperless?

- **What are the different HRA Plan design options?** Can we set up different classes or allowances by type of employee?

- **Are HRA Plan Documents available electronically?** What happens if the plan design changes (is there an additional charge for new HRA Plan Documents?)

- **Do you require pre-funding?** How does the reimbursement process work? Do you integrate with our payroll system?

- **How do employees submit claims for reimbursement?** Is there an online option?

- **How fast are claims for reimbursement processed?** (Is same-day reimbursement available?)

- **How are employees notified of the status of their claims (is it real-time)?** What happens if claims are submitted incorrectly?

- **What is your client retention rate?** Do you have case studies available?

- **What are your fees for service?** Is there an annual renewal fee? Is there a long-term contract?

- **Would we have a dedicated support person to assist our company?**
# HRA Software Features

Below is a detailed description of features to look for with HRA Software.

<table>
<thead>
<tr>
<th>HRA Feature</th>
<th>Description &amp; What To Look For</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>Employee Allowances</strong></td>
<td>You should be able to give employees their HRA allowances monthly, annually, hourly (tied to payroll or wages), or at any time on an exception basis—with automatic monitoring of HIPAA and ERISA discrimination compliance rules. Deferred allowances (a waiting period) should be possible for new hires, and suspended HRAs should be allowed for former employees that employers hope to re-hire on a seasonal basis.</td>
</tr>
<tr>
<td><strong>Claim Submission</strong></td>
<td>Employees should be able to submit claims (requests for reimbursement) online, by fax, or by mail, and immediately receive an email acknowledging their claim and providing an online link to monitor claim status. Medical receipts should be permanently available online for convenient access by employees.</td>
</tr>
<tr>
<td><strong>Claim Processing</strong></td>
<td>Claims should process claims within 24 hours and employees should be able to inquire about their claim via online chat, email, fax, mail or telephone. No claim should be rejected for improper or incomplete submission without multiple contacts. All employee contact should leave clear audit trails and meet appropriate regulatory guidelines (e.g. IRS, HIPAA, ERISA, SAS 70).</td>
</tr>
<tr>
<td><strong>Claim Reimbursement</strong></td>
<td>Employees should receive email notification when their claim is approved and again confirming when (and how) it is reimbursed. Reimbursement should be administrated individually or on a periodic batch basis via check, payroll addition, or direct deposit leaving a clear and permanently-available audit trail.</td>
</tr>
<tr>
<td><strong>Employee Ledger</strong></td>
<td>All employees should have access to an online ledger showing their current HRA balance, allowances, claims, and reimbursements including permanent storage of receipts, relevant tax information, Plan Documents, and the ability to save or export their own medical information via the administration platform.</td>
</tr>
<tr>
<td><strong>Integrated Electronic HRA Plan Documents, SPD, and Employee Signature</strong></td>
<td>The HRA Plan Document and HRA SPD (Summary Plan Description) should be electronically created, readily accessible online, and signatures should be collected electronically. Employers should be able to administer a change to benefits for any specific Class of Employees at any time and the electronic documents should automatically change and, where required, new electronic signatures should be collected when the employee is next online.</td>
</tr>
<tr>
<td><strong>Classes of Employees</strong></td>
<td>Employers should be able to instantly create online unlimited different Classes of Employees with each Class receiving different benefits by employee family status.</td>
</tr>
<tr>
<td><strong>Categories of Expenses</strong></td>
<td>For each Class of Employees, employers should be able to specify different benefits (annual maximum, coinsurance, first dollar coverage, etc.) for each Category of Expense such as Doctor Visits, Pharmacy, Preventative Care, Maternity, Dental, etc.</td>
</tr>
<tr>
<td><strong>Employee Enrollment &amp; Termination</strong></td>
<td>Employers should be able to instantly enroll or remove employees in real-time on an individual or batch basis, with automatic printing of employee Welcome Kits and other appropriate plan administration information.</td>
</tr>
<tr>
<td><strong>Plan Setup</strong></td>
<td>Employers should be able to completely set up and/or change both their HRA plan and their Plan Documents simultaneously online.</td>
</tr>
<tr>
<td>HRA Feature</td>
<td>Description &amp; What To Look For</td>
</tr>
<tr>
<td>---------------------------</td>
<td>-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------</td>
</tr>
<tr>
<td><strong>Reporting</strong></td>
<td>Employers should be able to view all HRA Reimbursements by employee or by Class of Employees, and monitor in real-time de-identified Claim information for each Class of Employees by Category of Expense. Employees should be able to see 3-5 prior years of HRA expenses broken down by categories of expense.</td>
</tr>
<tr>
<td><strong>Tax Forms and Information</strong></td>
<td>All information for required administration reporting (e.g. 5500 for employers with more than 100 employees) should be available online in real time, and non-eligible HRA participants (e.g. independent contractors, owners of Sub S companies) should receive appropriate 1099 information.</td>
</tr>
<tr>
<td><strong>Personal Health Insurance Distribution</strong></td>
<td>Employers using HRAs to administer pure defined contribution health plans (i.e. no group plan), or those using HRAs for less expensive dependent coverage, should have their HRA automatically provide their health insurance broker a CRM (Customer Relationship Manager) to best serve their employees—including automatic notification to the broker when an employee’s HRA plan status changes due to family additions, promotions, high claims, etc.</td>
</tr>
<tr>
<td><strong>HSA-Compatibility</strong></td>
<td>Employees should be unilaterally allowed to make their HRA administration HSA-compatible by requesting a higher annual deductible for traditional medical expenses while still retaining “first dollar” coverage for health insurance premiums, dental, vision, preventative care, and result of accidents. Employees should be able to turn off this feature at any time during a plan year if they need funds and no longer plan to make an HSA contribution that year, and turn HSA-Compatibility back on for subsequent years.</td>
</tr>
<tr>
<td><strong>HIPAA and ERISA Compliance</strong></td>
<td>The Employer should be automatically protected and the HRA administration made HIPAA Compliant through technology rather than the training of administrating employees. For example, employers should not be able to view HIPAA-protected employee information, and HRAs reimbursing for personal health policy premiums should automatically follow Department of Labor HIPAA and ERISA guidelines for employers allowing insurers’ access to their employees.</td>
</tr>
</tbody>
</table>
Step 4

Implement Your Stand-Alone HRA
STEP 4: IMPLEMENT YOUR STAND-ALONE HRA

The final step is to implement your stand-alone HRA. In this step, you complete the HRA Setup, enroll employees, distribute HRA benefit information, and reimburse employees after they submit claims for their premiums and medical expenses.

**Four Easy Steps**

1. **Complete HRA Setup**
   - Complete HRA setup with your HRA Software
   - Download/print HRA Plan Documents; sign for your records

2. **Enroll Employees**
   - Enroll employees online
   - Send Welcome Kits to employees

3. **Employees Choose Plans & Submit Claims**
   - Employees choose a health plan online or through a designated Licensed Benefits Consultant
   - Employees submit claims for premiums and eligible expenses

4. **Reimburse Employees via Payroll**
   - Once claims are approved by your HRA Software, reimburse employees tax-free via payroll... like business expense reimbursements.

**See Zane in Action**

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Appendix

Health Care Reform &
Stand-Alone HRAs
Health Care Reform: The Big Picture
With major Affordable Care Act (ACA) laws coming into effect in 2014, health care reform will be the biggest change in how employers offer health benefits and how individuals purchase health insurance. Here are the major changes taking effect in 2014 and 2015 that affect small businesses and individuals.

**Individual Mandate - 2014**
Starting in 2014, individuals will be required to have health insurance, or else pay a tax penalty.

**Health Insurance Subsidies & Marketplaces - 2014**
To help make health insurance policies affordable, tax subsidies will be available to the majority of Americans (households with income 400% of the federal poverty line, FPL). There will be new state health insurance marketplaces, an online websites where individuals and small businesses can purchase health insurance plans, and have access to the tax subsidies and credits. These will be publically run (either by the state, the federal government, or a combination).

**Guaranteed-Issue Policies - 2014**
Starting in 2014, all individual/family health insurance policies are required to be guaranteed-issue, meaning no one can be denied or pay more because of a pre-existing condition.

**Employer Mandate - 2015**
- Businesses (with over 50 FTE) will be required to offer “qualified” and “affordable” health insurance to employees starting in 2015. If they do not, they may be subject to a tax penalty. Originally, this provision was to take effect 2014. *In July 2013 the administration delayed this requirement for large employers until 2015.*
- Small Businesses (with less than 50 FTE) are not affected by the mandate or the tax penalty.

Health Care Reform & Stand-Alone HRAs
The following ACA pieces apply to HRAs in certain cases:
- Dependent coverage for adult children up to age 26
- Coverage of preventative care without cost-sharing
- Over-the-counter medicines and drugs require a prescription
- Form 720: Fees to fund research on patient-centered outcomes
- Summary of Benefits & Coverage (SBC) and 60-day material modifications
- Form W-2 reporting of employer-sponsored health coverage
- Internal and external claims and appeals processes for health claims
- Annual and lifetime limit rules
Stand-Alone HRAs: The Ideal Solution in 2014 and Beyond

Because of the new health care reform changes, most businesses will switch to a stand-alone HRA to offer defined contribution benefits. Why?

- Massive tax subsidies on the individual insurance market will be available to most employees
- All policies are guaranteed-issue

**Does your business employ less than 50 employees?**

- If yes, cancel your group health insurance plan (if you have one)
- Provide an HRA allowance for employees to use on purchasing their own individual insurance policies (and to use on other medical expenses, if you’d like)
  - Policies guaranteed issue
  - **No penalties for you, the employer**
  - Employee tax subsidies via public exchanges (an HRA can reimburse the non-subsided portion of the policy)

**Does your business employ greater than 50 employees?**

- If yes, complete a financial analysis for 2015
- Compare the cost of:
  - Qualified, affordable group health insurance
  - HRA + Penalties (*penalties start in 2015*)
  - Penalties alone (*penalties start in 2015*)

**FAQ: What about the tax penalty... don’t I have to offer health insurance by 2015?**

No. Even with the tax penalty, many businesses (with over 50 employees) will drop their group health insurance, provide a Health Reimbursement Arrangement, and send employees to the health insurance exchanges. The tax penalty is simply incorporated into your overall health benefits expense. With rising costs of group health policies, employers can offer great benefits at a lower cost (even with the tax penalties).

**Learn more about the tax penalties for employers with over 50 employees:**
ADDITIONAL RESOURCES

See how Zane Benefits Software can help you achieve your goals: Request a demo

For resources & key updates on Health Care Reform, subscribe to our blog: zanebenefits.com/blog

For our full library of HRA and health care reform resources, visit: http://www.zanebenefits.com/health-benefits-resources
The #1 Online Health Benefits Solution

Zane Benefits was founded in 2006 to revolutionize the way employers provide employee health benefits in America.

We empower employees to take control over their own healthcare, while helping employers recruit and retain the best talent.

Our online solutions allow small and medium-sized businesses to successfully transition to a health benefits program that creates happier employees, reduces costs, and frees up more time to serve their customers.

Learn more at www.zanebenefits.com.

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