

## Chart Comparing HRA Options

HRA Type	Employer must offer group health	Business size restrictions	Employees carry over unused amounts	Eligible expenses	Annual Contrib. Limits
<b>Integrated HRA</b>	Yes	None	Employer discretion	Out-of-pocket medical expenses (no individual coverage premiums)	None
<b>Limited Purpose HRA</b>	Not applicable	None	Employer discretion	Dental or vision expenses	None
<b>Retiree-only HRA</b>	Not applicable	None	Employer discretion	Continuing coverage premiums and out-of-pocket medical expenses	None
<b>Qualified Small Employer HRA (QSEHRA)</b>	No	Available only to businesses with fewer than 50 full-time employees	Employer discretion	Individual coverage premiums and out-of-pocket medical expenses	\$5,250 per single employee and \$10,600 per employee with family for 2020
<b>Individual Coverage HRA (ICHRA)</b>	Businesses can offer group health insurance, but not to the same class of employees offered the ICHRA	None	Employer discretion	Individual coverage premiums, Medicare related premiums, and out-of-pocket medical expenses.	None
<b>Excepted Benefit HRA (EBHRA)</b>	Must offer group health coverage, but participation is not required	None	Employer discretion	Out-of-pocket medical expenses, premiums for COBRA, excepted benefit coverage, or STLDI	\$1,800 per employee in 2020, as indexed

Let us exceed your expectations! Call Naomi at **(320) 214-2923** to learn more about the different HRA options.

