

## Course Outline

### **Health Reimbursement Arrangements (HRAs)**

*Two-credit course*

#### **Evolution of HRAs**

- I. What Is an HRA?
- II. Early 2000s: The First HRAs
- III. 2010-2014: The Impact of ACA
- IV. 2016: Exceptions for Small Employers
- V. 2020: Expanded HRA Options
- VI. Prevalence of HRAs

Estimated Time to Complete: 20 minutes

#### **Compliance Considerations**

- I. Impact of Federal Laws, Rules and Codes
- II. IRS Notice 2002-45
- III. Nondiscrimination Requirements
- IV. ERISA Requirements
- V. Other ACA Requirements
- VI. HIPAA Compliance
- VII. COBRA Compliance
- VIII. Family Medical Leave Act (FMLA) Compliance
- IX. Medicare Secondary Payer (MSP) Considerations

Estimated Time to Complete: 30 minutes

#### **Integrated HRAs**

- I. What Is an Integrated HRA?
- II. Contribution Requirements for Tax-Favored Treatment
- III. Contribution Amounts
- IV. Vesting of HRA Account Balances
- V. Eligible Individuals
- VI. Eligible Expenses
- VII. Claims Substantiation
- VIII. Coordinating HRA and HCFSAs Distributions
- IX. Treatment of Unused Funds: Year to Year
- X. Treatment of Unused Funds: Upon Separation from Employment

Estimated Time to Complete: 30 minutes

#### **Qualified Small Employer HRAs (QSEHRAs)**

- I. What Is a Qualified Small Employer HRA (QSEHRA)?
- II. Eligible Employees
- III. Employer Contributions
- IV. Eligible Expenses
- V. Notice and Reporting Requirements
- VI. Other ACA Considerations

Estimated Time to Complete: 20 minutes

**Individual Coverage HRAs (ICHRA)**

- I. What Is an Individual Coverage HRA (ICHRA)?
- II. Group Health Plan Status
- III. Employer Contributions
- IV. Section 125 Plan Options
- V. Eligible Employees
- VI. Minimum Class Sizes
- VII. Eligible Expenses
- VIII. Substantiation of Coverage and Claims
- IX. Notice Requirements
- X. Other Considerations

Estimated Time to Complete: 30 minutes

**Excepted Benefit HRAs**

- I. What Is an Excepted Benefit HRA?
- II. Employer Contribution Amounts
- III. Eligible Employees
- IV. Eligible Expenses

Estimated Time to Complete: 15 minutes

**Other HRA Designs**

- I. Standalone HRA for One Person
- II. Retirement HRA
- III. Modified HRA Designs That Can Be Offered with an HSA

Estimated Time to Complete: 15 minutes

**Pros and Cons of HRAs**

- I. Pros and Cons for an Employee
- II. Pros and Cons for an Employer
- III. Comparing HRAs, HSAs and HCFSAs

Estimated Time to Complete: 15 minutes

NOTE: The estimated time to complete each lesson is based on word count and assumes uninterrupted consumption of the course. Actual time to complete each lesson can vary widely based on familiarity with the topics and other factors. Time required to complete the course final exam is not counted in these estimates.