



THE HARRISON GROUP, INC.



# QSEHRA - The HRA for Small Employers

## What is QSEHRA?

A QSEHRA is an employer-funded, tax-deductible plan that allows smaller employers (under 50 employees) to offer pre-tax assistance to employees toward the cost of individual health insurance premiums, as well as, out-of-pocket medical, dental and/or vision expenses.

A QSEHRA makes it easier for smaller employers and their employees to manage healthcare costs.

## Why Use a QSEHRA?

- ✦ SMALL EMPLOYER COST SAVINGS
  - \*Payroll Tax Savings (no FICA)
  - \*Avoid Cost Uncertainties
  - \*Budgetary Control Through Fixed Amounts
  - \*Unused HRA Allocations Revert Back to Employer
- ✦ COMPETITIVELY RECRUIT TOP TALENT
- ✦ INCREASE EMPLOYEE JOB SATISFACTION, MORALE AND RETENTION

## Are you eligible to offer the QSEHRA?

- Do you have less than 50 full-time employees?
- Are you not currently offering a group medical plan?

## How The Harrison Group helps you with your QSEHRA

### **QSEHRA Case Study**

Company XYZ had 14 employees who were full-time, working at least 30 hours per week on a regular basis. The employer instituted a QSEHRA and contributed the maximum amount per employee instead of an across the board salary increase. The results were:

*\*Company XYZ saved approximately \$11,000 in FICA taxes*

*\*Some employees were able to save approximately \$2,600 in Federal, PA, and FICA taxes*

*\*Employee satisfaction increased*

*The employer was able to help employees pay for important benefits without having to establish a group medical insurance plan.*

### **\*SMALL EMPLOYER EXPERTS**

Many of our clients, like you, understand that one size does not fit all. We offer *customized* solutions to meet your specific objectives and budget.

### **\*A PARTNER WITH PROVEN EXPERTISE**

With over 30 years of experience in the industry, our clients have come to rely on us to partner with them to provide the necessary education and benefits plan consultation.

### **\*CUSTOMER SERVICE IS OUR MAIN FOCUS**

Your employees will enjoy interfacing with our concierge client service team.

### **\*TECHNOLOGICAL ADVANCES**

We offer the latest in industry-leading technology to our clients including a web and mobile application for accurate and easy claims submission. We also offer online education for employers and their employees.

## What are the employer requirements?

\*The benefit may vary by employee such as: An employee's age, number of covered family members, and/or the price of an individual policy which qualifies as minimal essential coverage.

\*The maximum reimbursement for 2018 is \$5,050 for employee-only, or \$10,250 for family coverage (Partial year coverage for both new hires and terminees, and indexed for future years).

\*The employer cannot offer group health coverage to any employee.

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