

For over 20 years, Ameriflex has helped employers and American families pay for healthcare. We make it easier for employers to offer quality benefits, experience significant tax savings, and navigate complex regulating requirements through our full line-up of CDH products, COBRA administration, and compliance services.

HRA is integrated with a group health plan (either this employer's plan or the spouse's employer's plan)

If the integrated group health plan does not meet ACA's Minimum Value standard, the HRA covers only deductible and coinsurance expenses

Only the employer contributes toward the HRA

Highly-compensated employees are not enjoying a richer benefit

Plan is not complicated or confusing for participants

Up-to-date plan document and Summary Plan Description

HRA is based on the group health plan benefits offered and not on classes of employees

Nondiscrimination testing completed every plan year

Owners are not participating in the HRA unless the company is a C-Corp

HRA does not reimburse for individual plan premiums

Employees are being offered to "COBRA" their HRA

File PCORI fee

CMS Reporting requirement being met for groups with 20+ employees