

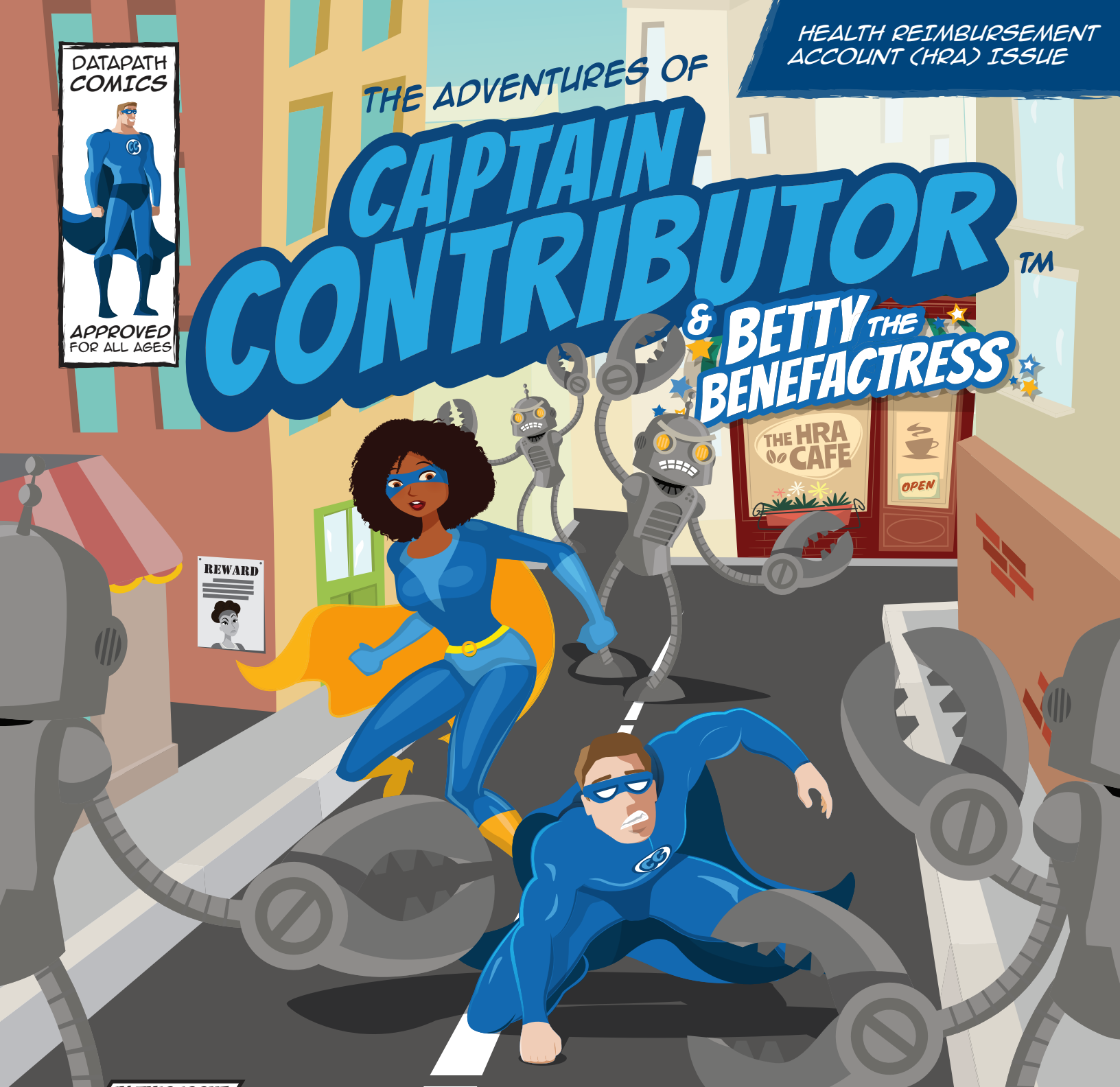
HEALTH REIMBURSEMENT
ACCOUNT (HRA) ISSUE

**DATAPATH
COMICS**



**APPROVED
FOR ALL AGES**

THE ADVENTURES OF
**CAPTAIN
 CONTRIBUTOR** TM
 & **BETTY THE
 BENEFACTRESS**



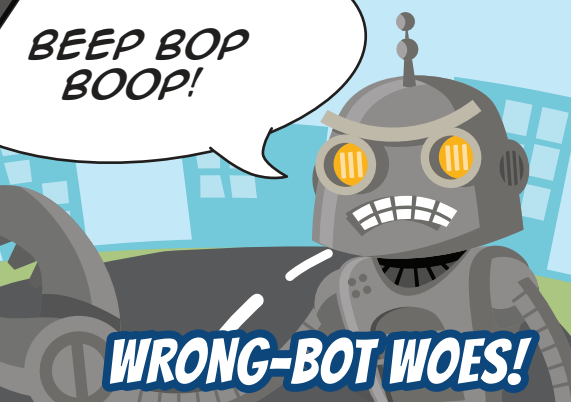
IN THIS ISSUE



**BWAHAHAH!
 MY MINIONS ARE
 MAKING MAYHEM!**

VENGEFUL VILLIANS!

AND



**BEEP BOP
 BOOP!**

WRONG-BOT WOES!

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HEALTH REIMBURSEMENT ARRANGEMENT PLAN TYPES

Health Reimbursement Arrangements (HRAs) are a type of healthcare benefit account owned and funded exclusively by employers. There are four distinct account types. The one thing they all have in common is that employees do not put money into the account, but they can use it to pay for eligible healthcare expenses.

Be sure to check your Summary Plan Description (SPD) for your plan type, eligible expenses, and account spending limits. Your employer can only offer one of these accounts. Talk to your company's HR department.

HRA

HEALTH REIMBURSEMENT ARRANGEMENT

- Employers must offer an integrated group major medical health plan
- Employees must be covered by the group major medical health plan to be eligible
- Employer chooses how much to put into the account and which out-of-pocket healthcare expenses to cover
- All employees must be treated the same, with special rules for age and family size
- Employees CANNOT pay for any health insurance premiums with this HRA

ICHRA

INDIVIDUAL COVERAGE HRA

- Employees must be covered by an individual health plan to be eligible (not the employer's health plan)
- Employer chooses how much to put into the account and which out-of-pocket healthcare expenses to cover
- ICHRA can be used to pay premiums for individual health plans
- Employees may be split into different classes (full-time vs. part-time, salary vs. hourly, etc.) All employees in a class must be treated the same, with some exceptions
- Employees on Medicare can be enrolled in an ICHRA at the same time





KEEP
CALM
AND
DRINK
COFFEE



EBHRA

EXCEPTED BENEFIT HRA

- Employers must offer an integrated group major medical health plan
- Employees do not have to be covered by the group major medical health plan to be eligible
- Can be used to cover vision and dental plans, COBRA insurance, and other non-health plans
- All employees must be treated the same, with some exceptions
- Employees CANNOT pay for any health insurance premiums with this HRA
- Employer chooses how much to put into the account, up to \$2,100



QSEHRA

QUALIFIED SMALL EMPLOYER HRA

- Employer must not offer any type of group major medical health plan
- All employees are eligible, with some exceptions
- Employer selects the eligible out-of-pocket healthcare expenses, which CAN include premiums for individual health plan coverage
- Employer chooses how much to put into the account, up to the following per plan year:
 - ▶ \$6,150 for employees with single coverage
 - ▶ \$12,450 for employees with family coverage



BENEFITS
MEETING
TODAY!



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CG FEATURED EPISODE: **HRA'S AND WRONGBOT WOES**

ONCE AGAIN...
OUR HEROES ARE ON
BENEFITS-PATROL
JUST AS CHAOS
ERUPTS IN THE CITY....



HELP! I'M JUST
SO CONFUSED!

IT CAN'T
BE TRUE!



WHAT ON EARTH
COULD
BE CAUSING SO MUCH
CONFUSION?!?

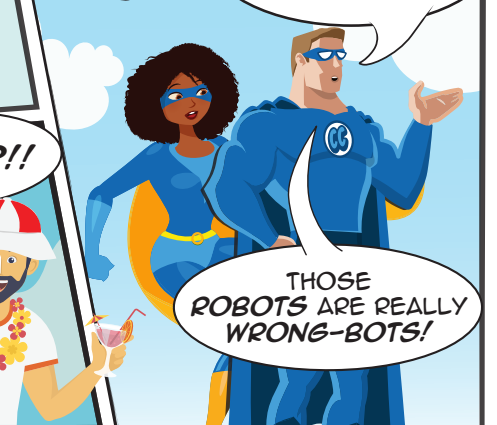


HRA'S WILL
COST YOU
A LOT OF
MONEY!

HRA'S WILL
PAY FOR
YOUR BEACH
VACATION!

HEYYYYY...
THAT'S NOT
RIGHT!

BINGO, BETTY!
THIS IS
HRA HAVOC!!

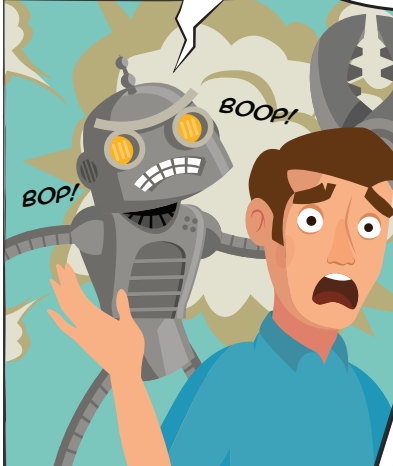


REALLY?!!

THOSE
ROBOTS ARE REALLY
WRONG-BOTS!

HRA'S WILL
NOT COVER
HEALTH
INSURANCE
PREMIUMS

NOOOO!!

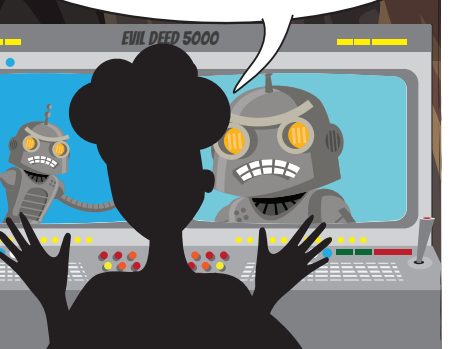


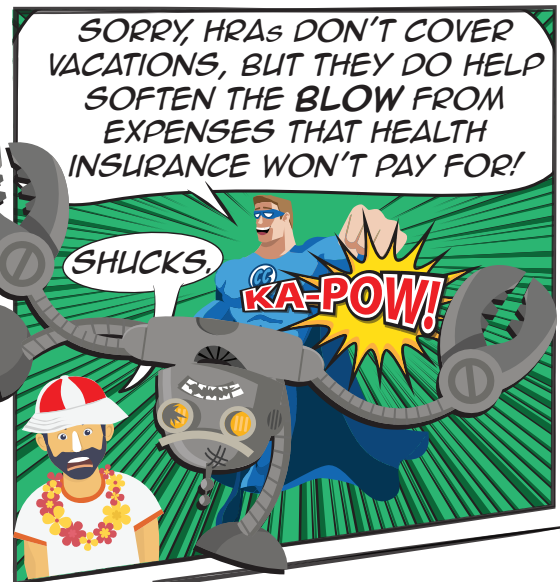
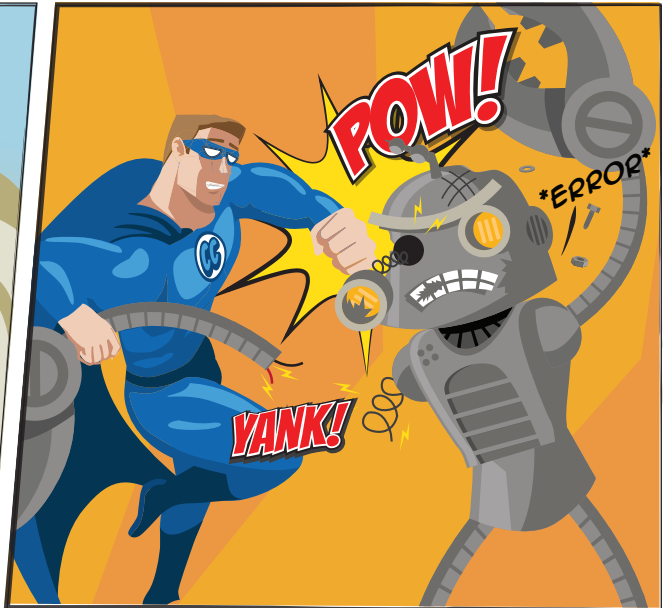
WHO'S BEHIND
THESE LIE-BORGS?!?

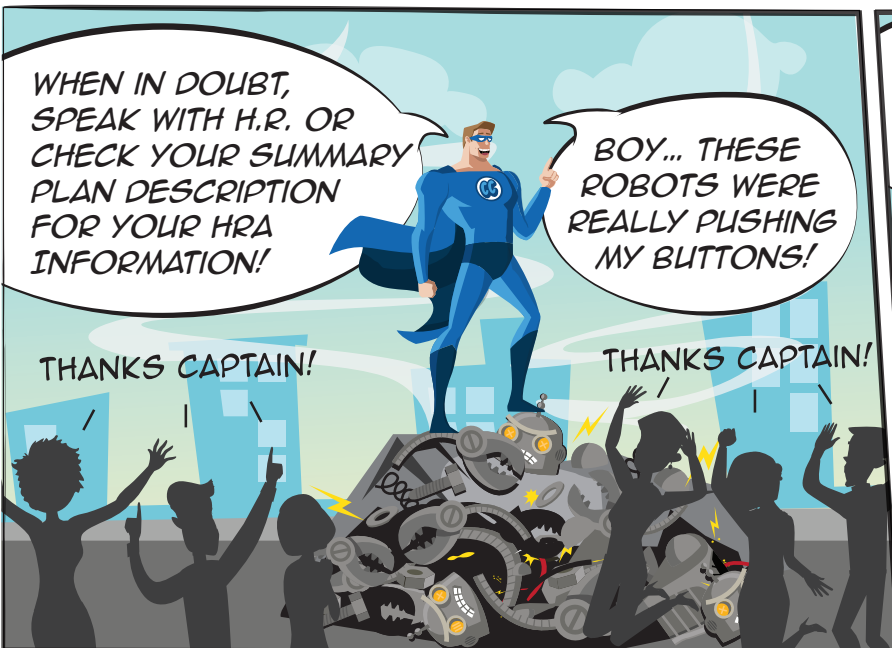


MEANWHILE...
AT A LOCAL
SECRET LAIR....

BWAHAHAH!
I'VE CREATED A
CACOPHONY OF CONFUSION
AND CHAOS!!

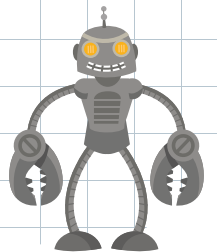
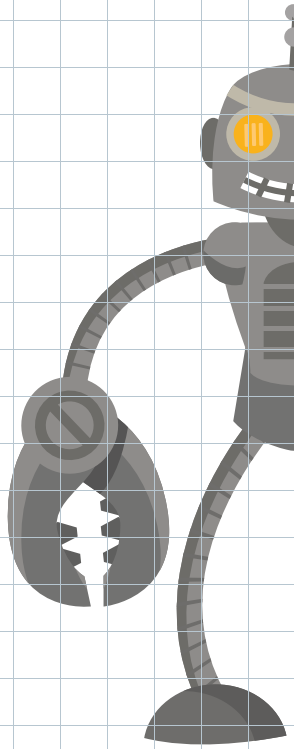






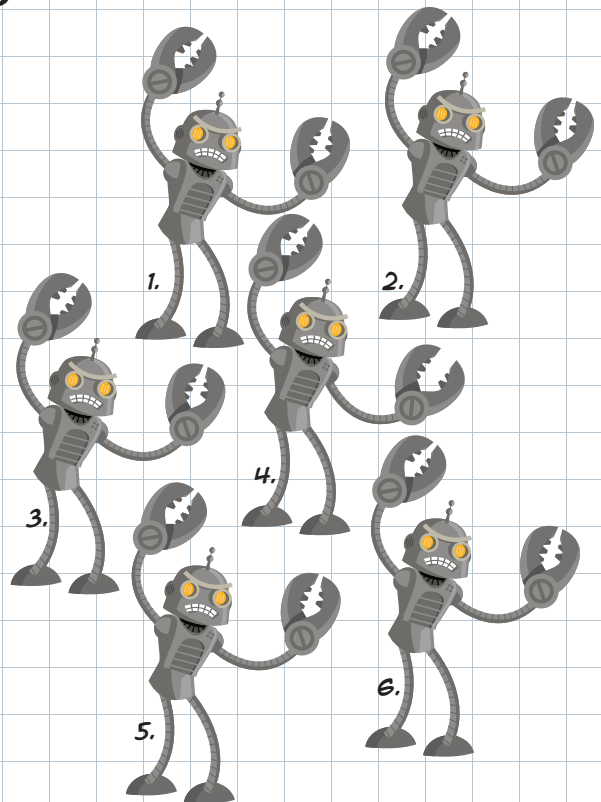
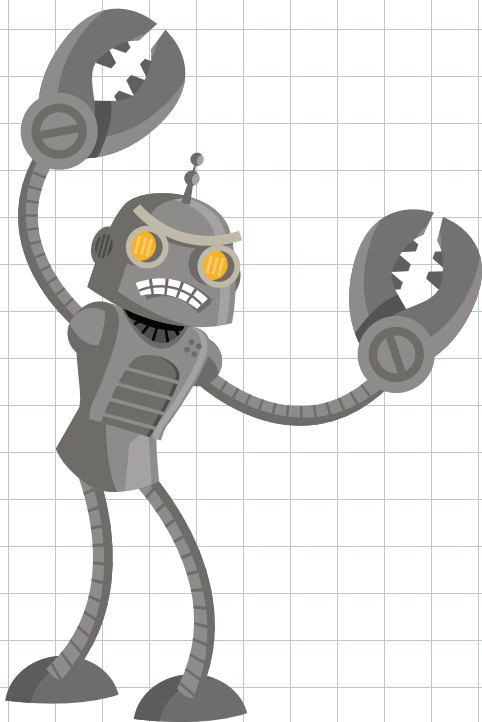
FINISH THE DRAWING

YOU ARE THE ARTIST!



MATCHUP - FIND THE "WRONG-BOT"

WHICH ROBOT DOESN'T MATCH?



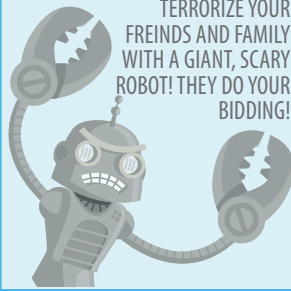
BOX O' CROCS!

Make everyday a g'day with imported live crocodiles!

Learn the art of bootmaking in your own home!
Includes first aid pamphlet and rubber gloves. From the same team that brought you **Bag O' Badgers!**



BUILD-A-BOT



WARNING: NOT BOUND BY ASIMOV'S LAWS.

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TRICK GUM

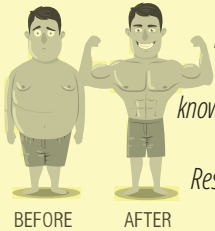
Looks like real gum, but turns people into **pickles!** Your siblings will never trust you again.



X-RAY SPECS

Surprise your friends by pretending to see through walls! They totally work, no, really! Put them on and pretend you can see through your hand! Pretend to see bones inside!

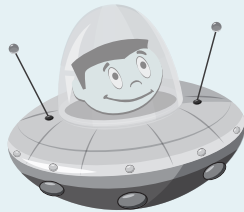
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Ever want to get away from your daily responsibilities? Build your own spaceship and fly to the moon! In just 25 easy payments of \$9.99, you'll be on your way, space ranger.

*Uranium fuel-rods not included. Get your parents' permission.

TRUE or FALSE

HRAs can cover car insurance.

Answer: *False*

THANKS FOR READING!

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v.120123



CREEPY ANTIQUE DOLL!

- Watch the dog freak out!
- Authentic baby sounds!
- Moves sometimes!
- **Never needs batteries!**

None of this is actually for sale. It's simply for entertainment. Or is it?
No refunds.



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