

Vendor	Summary
<p>Employee Benefits Corporation (EBC)</p>	<p>A few reimbursement components that pertain to the potential for covering travel expenses for individuals who want to get an abortion in another state where it is legal. Assuming that the plan does not have a religious exemption (which would make abortion ineligible under the plan) travel expenses would be eligible if traveling to another state to have a legal abortion. Eligible expenses would include mileage (based on the medical mileage rate), parking fees, tolls. Lodging may be reimbursable if it is necessary for (primarily for and essential to) receiving medical care away from a patient's home. Limited to \$50 per night per individual with a \$100 maximum. A companion's lodging may be eligible if there is a need to accompany the patient due to medical reasons only. Train, bus, and/or airfare would also be eligible for the patient.</p> <p>This would apply for HSA, FSA and HRA(section 213). For the FSA and HRA, we would need clear documentation showing that the expenses were primarily for and essential to the medical care. For the HSA, the participant would need to be able to show that on their own if they were ever audited.</p> <p>If a participant would like to submit a claim through their FSA or HRA, they can download a Medical Mileage Expense Receipt form from the portal to complete and submit with a Claim form. I have attached both forms for your review.</p> <p>When the participant submits a claim for this, they would need the following:</p> <ol style="list-style-type: none"> 1. EBC Claim Form 2. Medical Mileage Expense Receipt form 3. Receipt from hotel showing days at hotel if applicable 4. Receipts for train or bus, etc. if applicable 5. Itemized receipt showing medical service performed (to include the date of service, type of service, amount and provider name)

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Espresa	Still collecting information.
Forma	<p>Can a client elect any reimbursement amount they want or are you creating a specific plan design? Clients can choose to offer any amount they wish.</p> <p>Can Forma reimburse the HRA (non-taxable medical expenses) up to IRS allowed and also create a Lifestyle account in tandem for the taxable expense amounts that the group wants to allow that may exceed IRS parameters (for instance, lodging to a higher limit and meals during the trip not only at the hospital)? Yes, this is exactly our recommendation</p> <p>Any details on the implementation process and timeframe to move forward at this point? At this point, we expect 4 weeks</p> <p>Impact on HDHP / HSA participants? Employees enrolled in HDHP will need to meet their deductible prior to accessing these funds. We do recommend reaching out to the carrier as a first step to see if the coverage can be expanded.</p>

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<p>Level</p>	<p>Fully ERISA compliant medical travel plan available to help EE's access care. \$4,000 lifetime benchmark. Various plan design options. Travel plan designed to offer: instant payments via Level's card, flexibility, ERISA & ACA compliance, on-demand benefits. See more info for additional details.</p> <p>Unique approach to providing medical travel benefits though an arrangement designed to follow the EAP rules (as opposed to an HRA).</p> <p>For those who are interested, the medical travel "EAP" approach through Level is specifically designed to meet all of the EAP excepted benefit status rules</p> <p>Advantages of this Level EAP-style approach (vs. HRA):</p> <ul style="list-style-type: none"> Employees do not have to satisfy the HDHP minimum statutory deductible to maintain HSA eligibility (i.e., does not need to be post-deductible for HDHP participants) Employees do not have to be enrolled in a group major medical plan (i.e., do not have to satisfy ACA integration rules) <p>Disadvantages of this Level EAP-style approach (vs. HRA):</p> <ul style="list-style-type: none"> Everything is taxable (even the medical expenses) All medical travel must be included (can't be limited to abortion-related) May be more expensive than alternative options. Small compliance risk of shoehorning a different type of benefit into the EAP rules (it's a test case really, but low risk) <p>Summary:</p> <p>Level has in-house and outside ERISA counsel making good faith effort to design the arrangement in a way that works by piggybacking off existing rules that apply to EAPs. I'm not sure the pros outweigh the cons, but I consider it an interesting and viable alternative to using an HRA.</p> <p>Can Fully implement a plan in 15-30 days. Many Customers are allowing retro reimbursements for any claims incurred the time between 7/1 and the time when the Level app and card are available to employees.</p>

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<p>Navia</p>	<p>Option for HRA with some restricted expenses.</p> <ul style="list-style-type: none"> • Would need to be integrated with the medical plan per ACA, so only offered to those enrolled in the group medical • Can cover the EE only or can be for EE and their tax dependents • If there's an HSA medical option in play, then we really need to do two (2) HRA plans for them. <p>One for the folks enrolled in the non-HSA medical plan One for the folks enrolled in the HSA medical</p> <ul style="list-style-type: none"> • An annual benefit. They can do a lifetime max if they want, but I don't really see it for these HRAs. I'm seeing an annual benefit of 2-4K. No real utilization statistics yet though. • Eligible expense are very narrow on these. <p>Airfare and ground transportation for the service Lodging up to \$50/night for the member and up to one (1) companion Actual costs related to the service can also be included, but most employers are not covering that</p> <ul style="list-style-type: none"> • For lodging costs in excess of the \$50/night, some clients are doing a post-tax bucket of funds as well. Only for the excess lodging. • Since this is an HRA plan, it's subject to PCORI fees. <p>Would follow the HRA implementation timeline, but can backdate the effective date since there are no EE elections for HRAs. Once client confirms they want to move forward, can complete the group app for them and then schedule a quick 15 meeting to go over the plan design portion and make sure we're getting everything. It then goes to implementation and it should be set up within 30 days.</p> <ul style="list-style-type: none"> • HRA- Navia offers a specialized HRA product that is designed for medical-related travel. There is a separate fee for implementing an HRA plan. The eligibility requirements are the same as the client's group medical. Benefit maximums will be determined by the client. • Non-covered expenses include non-Section 213d expenses and those subject to non-tax dependents (Domestic Partners)
<p>Wex</p>	<p>Still collecting information.</p>