

Table of Contents Appendix Tab 10

Sample Documents

Caution & Use Restriction: *These sample documents are for illustrative purposes. The documents are for a hypothetical employer that has interpreted “gray” areas of law in a manner that fits its risk tolerance. These sample documents may not be used “as is” for any purpose, but they may be used as a starting point to develop tailored documents that take into account an employer’s particular plan design, administrative choices, and risk tolerance. Any other use of these sample documents is strictly prohibited. Nothing contained in this publication is to be considered as the rendering of legal advice for specific cases, and readers are responsible for obtaining such advice from their own legal counsel. This publication and the sample documents herein are intended for educational and informational purposes only.*

A. XYZ, Inc. HSA Program

- | | |
|---|----|
| 1. Guide to Sample Summary of HSA Features and Certification of HSA Eligibility | 21 |
| 2. Sample Summary of HSA Features | 23 |
| 3. Sample Certification of HSA Eligibility | 27 |

B. ABC, Inc. Health Reimbursement Arrangement (HRA) Plan

- | | |
|---|-----|
| 1. Guide to ABC, Inc. Health Reimbursement Arrangement (HRA) Plan | 101 |
| 2. ABC, Inc. Health Reimbursement Arrangement (HRA) Plan | 105 |
| 3. ABC, Inc. Health Reimbursement Arrangement (HRA) Plan Summary Plan Description | 141 |
| 4. ABC, Inc. Health Reimbursement Arrangement (HRA) Plan HRA Suspension Election Form | 161 |

C. ABC, Inc. Individual Coverage Health Reimbursement Arrangement (ICHRA) Plan

- | | |
|--|-----|
| 1. Guide to ABC, Inc. Individual Coverage Health Reimbursement Arrangement (ICHRA) Plan | 171 |
| 2. ABC, Inc. Individual Coverage Health Reimbursement Arrangement (ICHRA) Plan | 173 |
| 3. ABC, Inc. Individual Coverage Health Reimbursement Arrangement (ICHRA) Summary Plan Description | 193 |

D. ABC, Inc. Wellness Program

- | | |
|--|-----|
| 1. Guide to ABC, Inc. Wellness Program | 221 |
| 2. ABC, Inc. Wellness Program | 224 |

E. Sample Summary of Benefits and Coverage (SBC) for Health Reimbursement Arrangement (HRA) Coverage

- | | |
|---|-----|
| 1. Guide to Sample Summary of Benefits and Coverage (SBC) for Health Reimbursement Arrangement (HRA) Coverage | 271 |
| 2. Sample Summary of Benefits and Coverage (SBC) for Health Reimbursement Arrangement (HRA) Coverage | 273 |

F. ABC, Inc. Excepted Benefit Health Reimbursement Arrangement (EBHRA) Plan

- 1. Guide to ABC, Inc. Excepted Benefit Health Reimbursement Arrangement (EBHRA) Plan 321*
 - 2. ABC, Inc. Excepted Benefit Health Reimbursement Arrangement (EBHRA) Plan 325*
 - 3. ABC, Inc. Excepted Benefit Health Reimbursement Arrangement (EBHRA) Summary Plan
Description 343*
-

[Next Page Is Page 21.]

* **New item for 4th Qtr. 2020.**