HRA

Written Plan Document

Review Flag

This document is the legally required foundation of the HRA. A formal written plan document must exist BEFORE any reimbursements are made — without it, reimbursements can be reclassified as taxable income. This draft is routed to Ahmed for an accuracy review before client use. **Do not proceed forward until that review is complete.**

Plan Information

Plan Name:

Employer (Plan Sponsor) Name:

Business Address:

Employer EIN:

Plan Effective Date:

Plan Year: *e.g., Jan 1 – Dec 31*

Eligible Employees

Eligible Employee(s) / Class: *e.g., all full-time W-2 employees*

Eligibility Waiting Period (if any):

Benefit Maximum

Maximum Annual Reimbursement (per eligible employee): $

Carryover of unused amounts: ☐ None ☐ Permitted (describe)

Carryover description (if permitted):

Eligible Expense Categories

Reimbursable expenses are limited to qualifying medical, dental, and vision expenses for the employee (and dependents, if specified). See the attached HRA Approved-Expense Checklist for the category list used by this plan.

Covered persons: ☐ Employee only ☐ Employee + spouse/dependents

Claims Process

1. The employee incurs an eligible expense and pays out of pocket.
2. The employee submits a reimbursement request with documentation (receipt/itemized statement showing date, provider, service, and amount).
3. The Employer reviews the request for eligibility against this plan.
4. Approved reimbursements are paid within _____ days.

Claims submission deadline: *e.g., within 90 days of the expense*

Plan Administration

Plan Administrator:

The plan is funded entirely by the Employer. No employee salary reductions are used to fund this HRA.

Adoption

The Employer hereby adopts this HRA Written Plan Document effective as of the Plan Effective Date above.

Employer / Authorized Signature:

Date:

Print Name:

Title:

Disclaimer: The information in this document is for compliance recordkeeping purposes only and does not constitute tax, legal, or financial advice. Clients should consult with their own tax advisors to confirm how these rules apply to their individual circumstances. This is not a promise of qualification or a guarantee of specific outcomes.