

# Qualified Small Employer HRA (QSEHRA)



# Welcome to Your QSEHRA!

EMPOWER is pleased to administer your Qualified Small Employer HRA (QSEHRA). The QSEHRA is a great benefit that allows you to choose the insurance plan that works best for you and seek reimbursement through your Employer.

## Next Steps



## Keep Your Notice

Your Employer sent you a notice with specific information about your QSEHRA. This notice contains information about:

- Plan Year start and end dates
- Eligible expenses
- QSEHRA contribution amounts
- Carryover of unused funds
- Who is covered by the QSEHRA

Please keep this notice for your records. You may need this notice to enroll in coverage through the Exchange.

## Enroll

Your QSEHRA requires that you are enrolled in minimum essential coverage (MEC) to receive reimbursement. Please refer to your QSEHRA notice for additional information. If you already meet this requirement, you can skip ahead to the **Enroll in the QSEHRA** section.

### Purchase Coverage

If you do not currently have coverage, you should purchase eligible coverage referenced in the notice that you received. The coverage must start on or before the Plan Year start date.

### [Purchasing Coverage on the Exchange](#)

You can purchase coverage on or off the Exchange. If you purchase coverage on the Exchange, you may need to reference the notice you received for information and eligibility. Please note that the QSEHRA may impact your eligibility for the Premium Tax Credit. Please reference the guide at [info.empowerflex.com/content/qsehra-worksheet.pdf](http://info.empowerflex.com/content/qsehra-worksheet.pdf) to see how your Premium Tax Credit may be affected.

### Enroll in the QSEHRA

Once you are enrolled in your coverage, you will fill out and return the Empower Enrollment form to your Human Resources contact at your Employer. The enrollment form is available at [info.empowerflex.com/content/QSEHRA-Enrollment-Form.pdf](http://info.empowerflex.com/content/QSEHRA-Enrollment-Form.pdf).

# Set Up Your Account

You can access your EMPOWER account at any time after the start of the upcoming Plan Year using the online portal or the EMPOWER Flex Mobile App. If you already have access from the current Plan Year, no further setup is required for the new Plan Year.



The online portal and Mobile App share the same login information. Once you have successfully set up your account on one, you will use the same username and password for the other.

## Online Portal

### Online Portal Setup

1. Access the Portal by using one of the following methods:
  - a. Quick Method
    - i. Navigate to [empowerflex.com/participant-login](https://empowerflex.com/participant-login) in your browser.
  - b. Login through empowerflex.com
    - i. Navigate to [empowerflex.com](https://empowerflex.com) in your internet browser.
    - ii. Click on **LOG IN** in the top right of the screen.
    - iii. A popup will be displayed. Click on the **PARTICIPANT LOGIN** link. *\*\*This popup will not show in Internet Explorer. Use Chrome or Edge internet browsers\*\**
2. Enter your username in the **Username** field.
  - a. Your username is [the first letter of your first name]+[your last name]+[the last four digits of your social security number].
    - i. For example, jsmith1234 for John Smith.
3. Click the **Next** button.
4. Enter your temporary password.
  - a. Your temporary password is Welcome1
5. Click the **Login** button.
6. Provide answers to your security questions. Please keep the answers that you provide for future use.
7. Click the **Next** button.
8. Create your new password and click the **Submit** button.

If you encounter issues authenticating your account using the above instructions, please contact EMPOWER via email at [customerservice@empowerflex.com](mailto:customerservice@empowerflex.com).

### Accessing the Online Portal for Existing Users

Use the following instructions if you have already set up your account on the Online Portal or Mobile App.

1. Navigate to [empowerflex.com](https://empowerflex.com) in your internet browser.
2. Click on **LOG IN** in the top right of the screen.
3. A popup will be displayed. Click on the **PARTICIPANT LOGIN** link. *\*\*This popup will not show in Internet Explorer. Use Chrome or Edge internet browsers\*\**
4. Enter your username and click the **Next** button.
5. Enter your password and click the **Login** button.

## Mobile App

### Mobile App Download

1. Download the app on your mobile device.

- a. Google Android:
  - i. Navigate to Google Play using your Google Android mobile device.
  - ii. Go to the EMPOWER Flex Mobile App download page by using the search function or going directly to: <https://play.google.com/store/apps/details?id=com.lighthouse1.mobilebenefits.epr>
  - iii. Click **Install**.
- b. Apple iOS:
  - i. Navigate to the Apple App Store using your Apple iOS mobile device.
  - ii. Go to the EMPOWER Flex Mobile App download page by using the search function or going directly to: <https://apps.apple.com/us/app/empower-flex-mobile-app/id1555136991>
  - iii. Click **Get**.


### Mobile App Setup

1. Open the EMPOWER Flex Mobile App after downloading.
2. Click **New User? Find your account** at the bottom of the screen.
  - a. Provide your information and follow the prompts to set up your account.

### Accessing the Mobile App for Existing Users

Use the following instructions if you have already set up your account on the Online Portal or Mobile App.

1. Download the app on your mobile device.
2. Enter your username and password and tap the **LOGIN** button.



*You will not be able to log into the Online Portal or Mobile App until the first day of the Plan Year.*

## Enjoy Your Benefits!

To use your QSEHRA, you will pay for eligible expenses using another form of payment and seek reimbursement through EMPOWER. To get reimbursed, download the claim form at [info.empowerflex.com/content/QSEHRA-Claim-Form.pdf](http://info.empowerflex.com/content/QSEHRA-Claim-Form.pdf) and follow the instructions on the form. Once a claim is approved, EMPOWER will mail a reimbursement check to you.

## Eligible Expenses

Below is a sample list that includes some of the many eligible expenses that your QSEHRA can reimburse:

<b>Insurance Premiums</b>	<b>Out-of-Pocket Medical Expenses (if allowed by your plan)</b>	<b>Not Eligible for Reimbursement</b>
<ul style="list-style-type: none"> <li>• Medicare Part A (if you pay for it)</li> <li>• Medicare Part B</li> <li>• Medicare Part C (Medicare Advantage)</li> <li>• Medicare Part D (prescription drug coverage)</li> <li>• Dental insurance premiums</li> <li>• Vision insurance premiums</li> <li>• Long-term care insurance premiums (subject to IRS annual limits by age)</li> <li>• COBRA premiums</li> <li>• Individual major medical plans (ACA-compliant plans purchased on or off the Marketplace)</li> </ul>	<ul style="list-style-type: none"> <li>• Doctor visits, specialist visits, and hospital services</li> <li>• Dental care (cleanings, fillings, dentures, etc.)</li> <li>• Vision care (eye exams, glasses, contact lenses)</li> <li>• Prescription drugs and insulin</li> <li>• Durable medical equipment (wheelchairs, walkers, CPAP machines)</li> <li>• Diagnostic services (lab work, imaging)</li> <li>• Mental health counseling and psychiatric care</li> <li>• Chiropractic care, acupuncture (if medically necessary)</li> <li>• Hearing aids and batteries</li> <li>• Physical therapy, occupational therapy, speech therapy</li> </ul>	<ul style="list-style-type: none"> <li>• Medigap (Medicare Supplement) premiums</li> <li>• Cosmetic surgery or procedures (unless medically necessary)</li> <li>• General health or fitness expenses (gym memberships, vitamins, supplements unless prescribed for a diagnosed condition)</li> <li>• Non-medical personal care (toiletries, non-prescription sunscreen, cosmetic items)</li> <li>• Life insurance or disability insurance premiums</li> <li>• Funeral expenses</li> </ul>