



**Main Story 02.27.09**

## **Unity House Adds Healthcare Reimbursement Account To Employees' Benefit Package**

**AUBURN** – Unity House of Cayuga County Inc., a leading provider of transitional and permanent housing, rehabilitative, and employment services and programs in Central New York to more than 700 individuals a day with developmental disabilities, mental health illnesses, and those recovering from chemical dependencies, effective March 1, 2009 will be providing a Healthcare Reimbursement Account (HRA) benefit to all eligible agency full- and part-time employees.

The new benefit, made possible by Section 105 (h) of the Internal Revenue Code, allows employers like Unity House to contribute funds to eligible (i.e., active full- and part-time) employees to pay qualifying medical and dental expenses not covered by insurance plans. The HRA benefit will give full-time employees a bank of \$110 and part-time employees one totaling \$55 to use towards those qualifying expenses, through December 31, 2009. The agency intends to set aside a specified amount of money each year, depending on availability, to fund the benefit, which will revert to a January 1 through December 31 time frame in 2010 and each year thereafter.

“We believe this is a wonderful new addition to our total benefits package,” exclaimed Unity House Executive Director Joyce Williams, in unveiling the benefit. “Employees do not have to participate in the agency’s health insurance plans to receive the benefit. Nor are they required to fund any of it themselves, unlike our current employee Flexible Spending Account (FSA) benefit, which is employee-funded based upon employees’ own estimates of their annual medical expenses.

“They will be able to draw on the agency’s HRA contribution to pay for eligible medical and dental expenses,” Williams added. “Through this HRA benefit Unity House recognizes that healthcare and related expenses continue to rise, and remain a source of concern for all of us. It will help ease the burden our employees often experience with out-of-pocket medical and dental expenses as well as maintain Unity House’s status as an employer of choice.”

Williams said an attractive feature of the HRA is that it will allow participants to roll over any unused account balance at the end of each year into any successive year’s contribution that the agency provides. The HRA also will allow participants to take any unused balance with them upon leaving the agency, provided they have accrued ten (10) years of active service, she said.

The \$110 and \$55 will be preloaded on to a Beniversal card (supplied via Benefit Resources, Inc., the agency’s Third Party Administrator) that employees will receive in the mail. Employees participating in the agency’s FSA will not receive that card but will have added to their current FSA balance the additional \$110 or \$55, which they will be able to access only after their FSA balance has been spent.