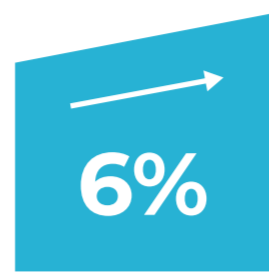


The QSEHRA in 2018

How small business owners and their employees used the benefit in 2018

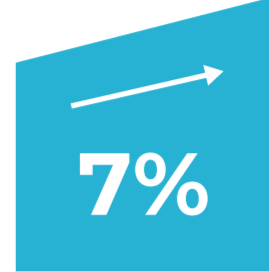
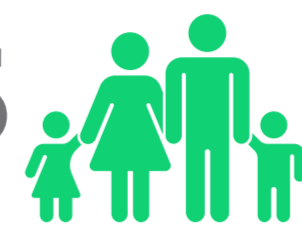
Employee allowance amounts

\$297
a month



Small businesses offered single employees an average \$297 a month—a 6% increase since last year.

\$445
a month



Small businesses offered employees with a family an average \$445 a month—a 7% increase since last year.



26% of single employees received the **maximum allowance** amount for 2018.



10% of employees with a family received the **maximum allowance** amount for 2018.

Allowance amounts by company size



1-9

\$299 | \$452



10-24

\$276 | \$381



25+

\$264 | \$406

Highest allowance amounts by industry



Technology

\$351 | \$543



Accounting

\$317 | \$445



Religious organization

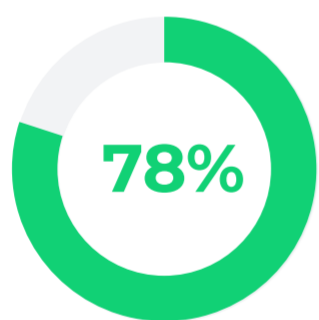
\$280 | \$597



Legal

\$308 | \$469

Employee utilization



78% of individual allowances were used by employees in 2018.



38% of employees used their allowance on premiums.



37% of employees used their allowance on other, nonpremium expenses.



13% of employees used their allowance on both.

Employees submitted an average of **12** expenses each in 2018.

5 most common nonpremium expenses



Medical office visits



Prescription drugs



Dental care



Eyeglasses



Chiropractic care



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peoplekeep.com

For more details, see the PeopleKeep report *The QSEHRA: Annual Report 2019*.

The qualified small employer health reimbursement arrangement (QSEHRA) is an employer-sponsored health benefit that allows small organizations to reimburse employees tax-free for health care.

The data in this report is based on a sample of 1,387 businesses and 8,290 eligible employees using PeopleKeep during 2018. Averages include only employees who submitted at least one item for reimbursement during the plan year.

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