

Special Broker Update

Medical Mutual Employee Care Card Announcement

Applies to: All Group Business

Medical Mutual is pleased to announce the Medical Mutual Employee Care Card (ECC). This card allows employers to provide tax-advantaged financial assistance to employees during the pandemic caused by the coronavirus disease known as COVID-19. This card solution is only available while there is an active federal disaster declaration which triggers IRS Section 139.

Background

IRS Section 139 has been activated as a result of the ongoing federal disaster declaration under the Robert T. Stafford Disaster Relief and Emergency Assistance Act (the Stafford Act). To make it easy for employers to provide this assistance to their employees, Medical Mutual is offering the Employee Care Card. With this prepaid debit Mastercard, employers provide tax-advantaged funds their employees can use to pay for reasonable and necessary expenses incurred as a result of the negative economic impact caused by the pandemic.

Marketing Material and Program Notes

The following flier is available for Brokers to share with groups.

[Employee Care Card Group Flier](#)

Program notes

- This product is only available while IRS Section 139 is active. Therefore, the group's one-time funds contribution must be received during the ongoing federal disaster declaration.
- The group cannot make changes to the contribution amount or employee election file information once the group has been processed.
- The program expires 90 days from the effective date of the program, not the first card swipe.
- Any dollars not spent after 90 days of deposit will be returned to the group.
- There is a \$5 fee per card issued to the group.
- Employee Care Cards will be mailed to employees approximately five to seven business days after confirmation of successful funds processing with Medical Mutual's banking partner, Harris Bank.
- Substantiation is not required for card purchases.
- There is no Broker compensation for this program.

Required Program Documents

The following documents must be completed and submitted to enroll a group in the ECC program. Please work with your Medical Mutual representative to secure these documents:

- The Employee Care Card Group Agreement
- The ECC EFT Authorization Form
- ECC Set Up form
- Employee ECC Election spreadsheet
- Employee ECC Demographic spreadsheet

Once all documents are submitted, the Medical Mutual CDHP team will email the group important next steps regarding the group set up process.

If you have questions about the ECC program or this Broker Update, please contact your Medical Mutual representative.

May 6, 2020