



# Employee Care Card Use Cases

The COVID-19 situation is an unparalleled global event that is putting tremendous pressures on people, families, businesses and the economy at large.

With the Employee Care Card, employers can show their employees how much they care with targeted financial assistance to address their needs during this challenging time. The program can be used to support both pre- and post-tax distributions of financial assistance.

	<b>Disaster relief payments</b>	<b>Emergency spending</b>	<b>Employee wellness</b>
Tax status	Pre-tax	Post-tax	Post-tax
Eligible expenses	Qualified disaster payments for “reasonable and necessary personal, family, living or funeral expenses incurred as a result of COVID-19”	Fully customizable by employer; expenses can be restricted by merchant / spend category to address most critical employee needs	Fully customizable by the employer, to reward employees with wellness services like gym memberships, fitness activities, or more
Funding	Employer-funded	Employer-funded	Employer-funded
Employee eligibility	Employer determines	Employer determines	Employer determines
Contribution limits	None	None	None
Sustantiation requirements	No	No	No
Plan document	No	No	No
Nondiscrimination testing	Not required	Not required	Not required
Plan duration	Must begin on or after March 13, 2020	Employer determines	Employer determines, typically 12 months