

Features	Health Saving Account (HSA)	Health Reimbursement Account (HRA)	Health Flexible Spending Account	Health Savings Account (HSA)
Requires qualified high-deductible healthcare coverage	Yes	No	No	An employee-owned account that works in combination with a qualified high-deductible health plan that allows employees to save for future medical costs through tax-advantaged contributions. Pharmacy and medical services are subject to deductible and coinsurance Aggregate family deductible is where the family deductible has to be met before anyone in the family (employee plus spouse, employee plus child(ren) and employee plus family) will have expenses subject to the coinsurance
Minimum deductible	Single \$1,250 Family \$2,500	None		
Aggregate Family Deductible	Yes	No		
Pharmacy costs subject to the deductible and out-of-pocket	Yes	No		
Fund owner	Employee	Employer	Employer	Health Reimbursement Arrangement (HRA) An employer-sponsored health-care reimbursement arrangement that employees can use to help pay coinsurance, deductible and other eligible expenses for medical care.
Employee contributions allowed	Yes	No	Yes	
Employer contributions allowed	Yes	Yes	Yes	
Allocations/contributions subject to annual dollar limits	Defined by IRS	Employer discretion	Employer discretion - 2013 limited to \$2,500	
Funds can be invested	If available through custodian	No	No	Health Flexible Spending Account (FSA) A tax-advantage, employer-sponsored health-care spending account that employees can use to pay for eligible health-care expenses or dependent care expenses. FSAs can be paired with many Premier health plans.
Distributions permitted for non-medical reason	Subject to tax	No	No	
Unused funds carry over year to year	Yes	Employer discretion	No	
Account is fully portable	Yes	No	No	
Can the employee be a dependent on another health plan	No	Yes	Yes	
Can the employee take their account balance with them when they leave employment	Yes	No	No	
Are employer contributions (seed money) to the account part of plan expenses	Yes	No - Collective Bargaining	Yes	

**High Deductible Plan
Minimum Deductible**

Single In-Network	\$1,250
Family In-Network	\$2,500

**High Deductible Plan
Maximum Out-of-Pocket**

Single In-Network	\$6,250
Family In-Network	\$12,500

**Annual Contribution
Maximum**

Single In-Network	\$3,250
Family In-Network	\$6,450

Catch-up Contributions	\$1,000
-------------------------------	---------