

HSA, FSA and HRA Plan Design Options

	HSA	FSA	HRA
Max Contribution 2009 Limits	<ul style="list-style-type: none"> - Self-Only Insurance Coverage: \$3,000 - Family Insurance Coverage: \$5,950 	Employer establishes this amount in their plan document. IRS does not set a max on this amount.	Employer establishes this amount in their plan document. IRS does not set a max on this amount.
Eligibility	<ul style="list-style-type: none"> - Covered by an HDHP - Not covered by a non-HDHP - Not entitled to Medicare - Cannot be claimed as a tax dependent 	<ul style="list-style-type: none"> - Employer establishes these requirements in their plan document - Eligibility and plan entry requirements must be non-discriminatory - Self-employed employees are not eligible (sole proprietors, partners in partnership, more-than-2% shareholders in a S-Corp) 	<ul style="list-style-type: none"> - Employer establishes these requirements in their plan document. - Eligibility may or may not be tied to Employer's HDHC plan. - Eligibility and plan entry requirements must be non-discriminatory - Self-employed employees are not eligible (sole proprietors, partners in partnership, more-than-2% shareholders in a S-Corp)
Eligible Medical Expenses	With minimal exceptions, all 213(d) expenses	<ul style="list-style-type: none"> - Employer establishes these requirements in their plan document. - Many choose to allow most 213(d) expenses. 	<ul style="list-style-type: none"> - Employer establishes these requirements in their plan document. - Many design to directly coordinate with their HDHP and cover only certain expense types. - Employers can also set HRA plan deductibles, co-insurance and co-pay amounts.
Uniform Coverage Rule	Not required	Annual election amounts must be available in full the first day of the plan year.	Not required
Rollover Feature	Required	Employer can choose to utilize 2.5 month extension	<ul style="list-style-type: none"> - Optional - Employer establishes rollover amount (if any) - This amount can be set as a percentage of remaining balance, set dollar amount, or entire remaining balance. - Employers can also design a rollover cap to control the max available balance.