

## Plans at a Glance

### Health Savings Accounts HSAs

### Health Reimbursement Accounts HRAs

### Flexible Spending Accounts FLEX

	Health Savings Accounts HSAs	Health Reimbursement Accounts HRAs	Flexible Spending Accounts FLEX
<b>Availability</b>	Individuals and any size group	Any size group (not available in a partnership, shareholders who own more than 2% stock in a Sub S Corp and members of an LLC)	Any size group (not available to partners in a partnership, shareholders who own more than 2% stock in a Sub S-Corp and members of an LLC)
<b>Maximum Annual Contributions</b>	\$3,350 for Singles and \$6,750 for Families in 2016 (amount increased annually based on CPI). 2017 Maximum Contributions are \$3,400 Single, \$6,750 Family.	Maximum reimbursement determined by employer	Maximum reimbursement determined by employer 1/1/2013 - \$2,500 limit to contribution Pre-tax premium is unlimited.
<b>Additional Contribution Allowance</b>	Catch up contributions allowed for age 55 and older (\$1,000 since 2009). Tax-free transfers from and HRA and FLEX also allowed – use caution with timing.	Not applicable	No
<b>Eligible Contributors</b>	Individuals, employers, employees	Employer Only	Employer or employee, payroll deducted
<b>Tax Deductibility- Employer</b>	Contributions are tax-deductible (except partners or 2% shareholders in an S-Corp)	Reimbursements are tax deductible	Contributions are tax-deductible
<b>Tax Deductibility – Employee</b>	Contributions may be made federally pre-tax if offered through a cafeteria plan or tax deductible at year end. Tax deductible after 1/1/2011 in Wisconsin.	No employee tax deduction (employer sponsored)	Contributions are tax-deductible, pre-tax deferred
<b>Fund or Account Ownership</b>	Employee	Employer	Employer
<b>Portable</b>	Yes	No	No
<b>Rollover of Funds</b>	Yes	Employer determines if allowed and can set caps	No – Use it or lose it.
<b>Funding Required</b>	Yes	No pre-funding necessary	No pre-funding necessary
<b>Plan Types</b>	High deductible plan required as defined by HSA laws; no copay plans	No plan restrictions	Not applicable
<b>High Deductible Plan Deductibles – Single</b>	\$1,300 Minimum Deductible in 2016 (\$1,300 in 2017)	No limits	Not applicable
<b>High Deductible Plan Deductibles – Family</b>	\$2,600 Minimum Deductible in 2016 (\$2,600 in 2017)	No limits	Not applicable
<b>Maximum Contribution Equal</b>	Single: \$3,350 maximum (2017: Single \$3,400/Cal. Year) Family: \$6,750 maximum (2017 Family \$6,750/Cal. Year)	Not applicable	Not applicable
<b>Insurance Out of Pocket Maximum</b>	Singles: up to \$6,550 (2017: \$6,550) Families: up to \$13,100 (2017: \$13,100) (includes deductible and coinsurance, but not out-of-network costs)	No limits	Not applicable
<b>Rx Copay Allowed</b>	No copays after Jan. 1, 2006 (some preventive Rx eligible in 2007)	Yes	Eligible
<b>Administration</b>	No current administration required	Self administered, insurance company or TPA	Insurance company and TPA
<b>Withdrawals for non-qualified medical expenses</b>	Taxable and subject to 20% penalty (no penalty for over age 65, just tax-like pension) as of 1/1/2011.	Reimbursements only for qualified eligible expenses; employer determines whether to pay after age 65.	Not applicable
<b>Qualified Withdrawals</b>	No tax at any age.	No tax for eligible expenses.	No tax for Flex expenses to limit of deposits.
<b>Other</b>	Cannot use to pay health insurance premium, with certain exceptions including LTC insurance, COBRA, premiums while on unemployment, over age 65, employer sponsored retiree health plans, premiums for Medicare Part A&B, but not for Medicare Supplement Policy.	Options are employer determined.	Can be used for 1) medical premium, 2) unreimbursed medical, dental, vision, and 3) dependent care.
<b>Account Pays Un-reimbursed Expenses For</b>	Health, Dental, Vision	Usually just Health - Dental Possible	See ‘Other’ Above