

Benefit Type	Available Options	Considerations
<p style="text-align: center;"><b>Health Reimbursement Arrangement (HRA)</b></p>	<p>HRAs are an employer funded benefit and may be designed to reimburse all, or some the IRC section 213d eligible expenses.</p> <p>Employers may fund a Medical Travel HRA as a means of supporting potentially new out of pocket costs associated with travelling to seek medical care.</p>	<ul style="list-style-type: none"> <li>• HRAs need to be integrated with the group medical plan.</li> <li>• This plan may be subject to annual PCORI fees if integrated with a fully insured group medical plan.</li> <li>• Participation in a Medical Travel HRA could be considered disqualifying coverage for an HSA. If the employer offers both a standard medical plan and an HSA qualified medical plan, this benefit could need to be provided to employees on the HSA plan after they have met their deductible.</li> </ul>
<p style="text-align: center;"><b>Health Savings Account (HSA)</b></p>	<p>Employer contributions are permitted into the HSA up to the calendar year coverage level contribution limits. For 2022 the limits are:</p> <ul style="list-style-type: none"> <li>• \$3,650, Individual coverage</li> <li>• \$7,300, Family coverage</li> <li>• Additional \$1,000 for accountholders age 55+</li> </ul> <p>The total combined employee and employer contributions may not exceed the applicable annual limit.</p>	<ul style="list-style-type: none"> <li>• Employer contributions to the HSA belong to the employee once they are contributed and may not be retrieved by the employer if they are unused.</li> </ul>
<p style="text-align: center;"><b>Healthcare FSA (HCFS)</b></p>	<p>Employers may contribute up to \$500 or a dollar-for-dollar match of employee contributions into a Healthcare FSA. These contributions may be made in addition to the statutory maximum for employee contributions of \$2,850 per plan year.</p>	<ul style="list-style-type: none"> <li>• As the Healthcare FSA is considered disqualifying coverage for an HSA, employers offering an HSA qualified medical plan may want to provide an opt-out option from employer contributions to the Healthcare FSA so as not to impact their eligibility to make contributions to an HSA.</li> <li>• Employer funds contributed to the HCFS are subject to the same rules as employee contributions to the plan. Depending on the plan design, they may be carried over to the next plan year, accessed during the grace period or claims run-out period, or forfeited back to the employer if unused.</li> <li>• Similar contributions may be made to a Limited Purpose Healthcare FSA, but employers should note that medical expenses and medical-related travel is only eligible for reimbursement on this benefit after the deductible has been met.</li> </ul>