

## HSAs

## MSAs

## HRAs

## FSAs

Account Owner	Individual/EE	Individual/EE	ER	ER
Account Contributions	EE or ER, can be both in same year	ER or EE, not both in same year	ER	ER/EE
Section 125 plan	EE contributes pre-tax through self-employed individual	Must be small ER or including partners, and more	Self-employed individuals, Section 125 plan subchapter S-corp cannot contribute	EE contributes pre-tax through than 2% shareholders in a
Associated Health Plans	HDHP Minimum Deductible <b>2009:</b> \$1,150/ind; \$2,300/fam; <b>2010:</b> \$1,200/ind; \$2,400/fam <b>2011:</b> \$1,200/ind; \$2,400/fam <sup>2</sup> <b>2012:</b> \$1,200/ind; \$2,400/fam <sup>3</sup> <b>2013/2014:</b> \$1,250/ind; \$2,500/fam <sup>4,5</sup>  <b>2009:</b> OOP Max \$5,800/ind; \$11,600/fam <b>2010:</b> OOP Max \$5,950/ind; \$11,900/fam <b>2011:</b> OOP Max \$5,950/ind; \$11,900/fam <sup>2</sup> <b>2012:</b> OOP Max \$6,050/ind; \$12,100/fam <sup>3</sup> <b>2013:</b> OOP Max \$6,250/ind; \$12,500/fam <sup>4</sup> <b>2014:</b> OOP Max \$6,350/ind; \$12,700/fam <sup>5</sup>	HDHP Minimum Deductible \$1,900/ind; \$3,750/fam; Maximum Deductible \$2,850/ind; \$5,650/fam;  OOP Max \$3,750/ind; \$6,900/fam	Any or no health plan	Any or no health plan
Annual Contribution Limits	<b>2009:</b> Up to \$3,000/ind; \$5,950/fam <b>2010:</b> Up to \$3,050/ind; \$6,150/fam <b>2011:</b> Up to \$3,050/ind; \$6,150/fam <sup>2</sup> <b>2012:</b> Up to \$3,100/ind; \$6,250/fam <sup>3</sup> <b>2013:</b> Up to \$3,250/ind; \$6,450/fam <sup>4</sup> <b>2014:</b> Up to \$3,330/ind; \$6,550/fam <sup>5</sup> Catch-up contributions: age 55 <sup>1</sup> <b>2009 and thereafter</b> \$1,000	65% of ind deductible; 75% of fam deductible	No IRS limit	No IRS limit <b>2013: \$2,500 Limit on Healthcare began</b>
Uniform Coverage Rule Applies	No	No	No	Yes
Rollover of Funds	Yes, 1 time	Yes	Yes, subject to COBRA	No
Eligible Expenses	Section 213(d) medical expenses COBRA premiums, QLTC premiums, Health premiums while receiving unemployment benefits, If Medicare eligible due to age, health premiums except medical supplement policies	Section 213(d) medical expenses COBRA premiums, QLTC premiums, Health premiums while receiving unemployment benefits	Section 213(d) medical expenses Health insurance premiums for current EEs, retirees, and qualified beneficiaries, and QLTC premiums  ER defines "eligible medical expenses"	Section 213(d) medical expenses Expenses for insurance premiums are not reimbursable  <b>2011:</b> OTC Drugs/prescription need to justify reimbursement ER defines "eligible medical expenses"
Required Reimbursement Substantiation	No	Yes	Yes	Yes, with exceptions
Reimburses Non-Medical Expenses	Yes, possible penalty	Yes, possible penalty	No	No
Account Interest	Yes, tax-free	Yes, tax-free	Yes, for ER	No

<sup>1</sup>Reduced by same year MSA contributions.

<sup>2</sup>No cost-of-living adjustments for 2011 <http://www.irs.gov/pub/irs-drop/rp-10-22.pdf>.

<sup>3</sup>IRS Rev. Proc. 2011-32 at <http://www.irs.gov/pub/irs-drop/rp-11-32.pdf>

<sup>4</sup>IRS Rev. Proc. 2012-26 at <http://www.irs.gov/pub/irs-drop/rp-12-26.pdf>

<sup>5</sup>IRS Rev. Proc. 2013-25 at <http://www.irs.gov/pub/irs-drop/rp-13-25.pdf>

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