



2017 Benefit Comparison

	HSA	FSA	HRA
Plan Document	No	Yes	Yes
Summary Plan Description	Yes	Yes	Yes
Special health insurance policy required	Yes	Yes	Yes
Employer contributions	Optional	Optional	Required
Employee contributions	Optional	Optional	No
IRS limit on contributions	individual \$3,400, family \$6,750, plus \$1,000 if 55+	\$2,600 limit on medical and \$5,000 for dependent care	No
Employee tax savings	Contributions are tax free	Contributions are tax free	Claim reimbursements are tax free
Employer tax savings	Employment taxes, business expense	Employment taxes, business expense	Business expense
Distributions for qualified expenses	Not taxed	Not taxed	Not taxed
Account prefunded by employer	No	No for Dependent Care Yes for Medical	No
Roll unused dollars to next year*	Generally No	Generally No	Generally No
Debit Card	Yes	Yes	Yes
Long term care premiums paid from account	Yes	No	Yes
Who owns account	Employee	Employer	Employer
Account retained by employee at termination	Yes	No	No

*Consult plan document for specifics