

# The Interaction Among HRAs, FSAs, & HSAs

Helping you understand how these plans work together.

Health Reimbursement Arrangement (HRA)	Flexible Spending Account (FSA)	Health Savings Account (HSA)
An account funded by employer contributions which participants in eligible employee classes may use to reimburse eligible medical expenses as specified in the plan document for each class. Unused funds in the account at the end of the plan year typically carry over to the following plan year.	An account funded by elected employee pre-tax payroll deductions that participants may use for certain health care and dependent care expenses. Unused funds in the account at the end of the plan year may forfeit and not carry over to the following plan year, unless otherwise specified by the plan document, as some plans allow for a \$550 rollover.	An account available to employees enrolled in a qualifying High Deductible Health Plan and funded by elected employee pre-tax payroll deductions that participants may use to pay for qualified medical expenses. Unused funds in the account carry over to the following year.

## If you have...

### An HRA and HSA

If during the HRA plan year, you or your employer, or your spouse or spouse's employer, contributes to an HSA, your HRA must be restricted for the plan year. While restricted, you can only seek reimbursement for dental, vision, preventive care, post-deductible, and premium expenses from your HRA.

### An FSA and HSA

If you, your employer, your spouse or your spouse's employer are contributing to an HSA, your FSA must be a limited purpose FSA, meaning reimbursements are limited to dental and vision expenses.

### An HRA and FSA

If both the FSA and HRA provide coverage for the same medical expenses, reimbursements are processed based on the ordering rules established in the plan. For example, if the plan identifies that the FSA "pay first," your expense will be applied to the FSA until the balance is depleted and then reimburse from the HRA. However, if the HRA is limited purpose or premium only, then the HRA and FSA accounts can be accessed concurrently for different expenses.