

EAG Medical Plan Funding - HRA v.s. HSA



Plan Component	HRA	HSA
	In-Network Only	In-Network Only
Prescription Drug Coverage		
Annual Deductible Application	You do not need to meet your medical plan deductible before prescription drug coinsurance applies.	You must meet your medical plan deductible before prescription drug coinsurance applies.
Funding		
Blue Shield HSA (Individual/Family)	N/A	\$750* / \$1,200*
Kaiser HSA (Individual/Family)	N/A	\$750* / \$1,200*
Kaiser HRA (Individual/Family)	\$2,000* / \$3,000*	N/A
Opening the Account	EAG automatically opens your HRA when you enroll	EAG automatically opens your HSA when you enroll
Rollover of Fund	Rollover available year-to-year; account balance is forfeited at time of separation with company.	Rollover available year-to-year; account balance is never forfeited.
Portability of Fund	If you leave the company, the fund is forfeited unless COBRA is elected.	Fully portable. If you leave the company, the HSA account is your to keep.
Who can contribute to the Fund?	EAG only	EAG You may also contribute pre-tax dollars
Employer Fund Accrual	Full fund available January 1	The fund is deposited monthly and is available as deposited.
Employee Fund Accrual	You cannot contribute funds to the HRA	You may contribute pre-tax dollars to the HSA through regular payroll deductions.
Account Maximum (Individual/Family)	Kaiser HRA - \$2,000 / \$3,000	There is no HSA account maximum
IRS Limits		
2018 Annual IRS Contribution Limits (Employer & Employee Contributions)	N/A	\$3,450 (individual) / \$6,900 (family) Can be used for medical, dental and vision expenses
Annual Catch-up Contributions (For Employees age 55 and older)	N/A	\$1,000
Flexible Spending Accounts		
Limitations	You can contribute up to \$2,600 to the Health Care FSA to be used for eligible medical, dental and vision expenses.	You are not eligible to contribute to the Health Care FSA if you are enrolled in an HSA medical plan

* The fund amounts listed are prorated based on your effective date of coverage