



**FSA, HRA, HSA – What’s the Difference, and Why Should We Care?**

I.	Define FSA, HRA, HSA A. IRS code Sections behind the benefit 1. IRC Section 125 Plan (FSA) 2. IRC Section 105 Plan (HRA) 3. IRC Section 223 Plan (HSA) B. History of legislation & IRS Regs for each Code Section	15 Min.
II.	Overview of Section 125 Plans A. Types of 125 Plans 1. Medical FSA 2. Dependent Care FSA 3. Limited-Purpose FSA B. FSA details 1. When election must be made 2. Qualifying Change of Status events 3. Uniform coverage 4. "Use It or Lose It" C. Compliance & discrimination testing 1. Sole Proprietors, Shareholders, and Partners	20 Min.
III.	Section 105 HRA Plans A. HRA basics – rules 1. Funding rules 2. Rollover B. Types of HRA Plans 1. Stand-Alone HRA 2. HRA + HDHC Accounts 3. Post-Deductible HRA 4. Qualified Small Employer HRA (QSEHRA) 5. Individual Coverage HRA (ICHRA) 6. Excepted Benefits HRA C. Compliance & discrimination testing D. Plan Design Options	40 Min.
IV.	Health Savings Accounts A. HSA basics B. HDHP and other permitted coverage C. Contribution limits 1. Maximum annual limits 2. Timing of contributions D. Qualified Expenses E. Midyear addition of HDHP with HSA	20 Min.
V.	HSA vs. HRA A. HSA advantages B. HRA advantages C. Transitioning to HSAs	15 Min.

There will be a 10-minute break at the 1-hour time point

- Flexible Spending Account Administration
- Health Reimbursement Account Administration
- Health Savings Account Consulting & Compliance
- COBRA Administration

525 N. Cleveland-Horsillon Road  
 Suite 204  
 Akron, OH 44333  
 330.864.0590 • 800.775.3539  
 fax: 330.572.8175  
 www.fsaNEO.com