



HRA Comparison Guide

PICK THE PLAN DESIGN THAT'S RIGHT FOR YOU

	DOES COMPANY SIZE MATTER?	WHAT ELIGIBLE EXPENSES ARE COVERED?	WHAT HAPPENS TO ROLLOVER FUNDS?	REQUIREMENT TO INTEGRATE WITH A GROUP HEALTH PLAN?	ANNUAL OR MONTHLY CONTRIBUTION LIMITS?	OUT OF POCKET THRESHOLD TO MEET BEFORE REIMBURSES?	CARDED PLAN TYPE?
General HRA	No	All medical 213d expenses, including OTC.	Funds can be rolled over year to year.	Yes	No Limits	No	Yes
Limited HRA	No	Dental and Vision	Funds can be rolled over year to year.	Yes	No Limits	No	Yes
Limited Post-Deductible HRA	No	Dental and Vision (until the out-of-pocket deductible threshold is met).	Funds are forfeited.	Yes	Annual Contribution Limits	Yes, the out-of-pocket threshold for deductible expenses must be in line with yearly contribution limits.	Yes
Post-Deductible HRA	No	Nothing is reimbursed until the out-of-pocket deductible threshold is met.	Funds are forfeited.	Yes	Annual Contribution Limits	Yes, the out-of-pocket threshold for deductible expenses must be in line with yearly contribution limits.	Yes
Restricted HRA (i.e., RX only)	No	Prescriptions	Funds can be rolled over year to year.	Yes	No Limits	Maybe, for example, if the employer wants a percentage of each eligible RX expense to be reimbursed.	Yes
Deductible, Copay, Coinsurance HRA	No	Deductibles (including or excluding prescriptions) coinsurance and copay expenses	Funds are forfeited.	Yes	No Limits	Maybe, if the employer wants an out-of-pocket threshold to be met before the HRA reimburses.	Yes
Simple Deductible on the Card	No	Deductibles (including or excluding prescriptions)	Funds are forfeited.	Yes	No Limits	Yes, the out-of-pocket threshold for deductible expenses must be in line with yearly contribution limits.	Yes
Embedded Deductible HRA	No	Deductibles (including or excluding prescriptions)	Funds are forfeited.	Yes	No Limits	Yes, based on individuals within the family meeting the single deductible amount or the family meeting the aggregate deductible amount.	No
Excepted Benefit HRA (EBHRA)	No	All medical 213d expenses, including OTC.	Funds can be rolled over year to year.	Available for employees covered by employer's group health insurance policy.	\$1,800 Annual Limit	Maybe, if the employer wants an out-of-pocket threshold to be met before the HRA reimburses.	Yes