

	HSAs	MSAs	HRAs	FSAs
Account Owner	Individual/EE	Individual/EE	ER	ER
Account Contributions	EE or ER, can be both in same year EE contributes pre-tax through Section 125 Plan	ER or EE, not both in same year Must be small ER or self-employed individual	ER Self-employed individuals, including partners, and more than 2% shareholders in a subchapter S-corp cannot contribute	ER/EE EE contributes pre-tax through Section 125 plan
Associated Health Plans	HDHP Minimum Deductible 2012: \$1,200/ind; \$2,400/fam ¹ 2013: \$1,250/ind; \$2,500/fam ^{2,3} 2014: \$1,250/ind; \$2,500/fam ^{2,3} 2015/2016/2017: \$1,300/ind; \$2,600/fam ^{4,5,6} 2012: OOP Max \$6,050/ind; \$12,100/fam ¹ 2013: OOP Max \$6,250/ind; \$12,500/fam ² 2014: OOP Max \$6,350/ind; \$12,700/fam ³ 2015: OOP Max \$6,450/ind; \$12,900/fam ⁴ 2016: OOP Max \$6,550/ind; \$13,100/fam ⁵ 2017: OOP Max \$6,550/ind; \$13,100/fam ⁶ 2018: OOP Max \$6,650/ind; \$13,300/fam ⁷	HDHP Minimum Deductible \$2,200/ind; \$4,550/fam Maximum Deductible \$3,250/ind; \$6,550/fam OOP Max \$4,350/ind; \$8,000/fam	Any or no health plan	Any or no health plan
Annual Contribution Limits	2012: Up to \$3,100/ind; \$6,250/fam ¹ 2013: Up to \$3,250/ind; \$6,450/fam ² 2014: Up to \$3,300/ind; \$6,550/fam ³ 2015: Up to \$3,350/ind; \$6,650/fam ⁴ 2016: Up to \$3,350/ind; \$6,750/fam ⁵ 2017: Up to \$3,400/ind; \$6,750/fam ⁶ 2018: Up to \$3,450/ind; \$6,900/fam ^{7,8,9} Catch-up contributions: age 55 2009 and thereafter: \$1,000	65% of ind deductible; 75% of fam deductible	No IRS limit	No IRS limit 2013: \$2,500 Limit on Healthcare began 2013: Employers have the option to permit a rollover of \$500 or less into the next year's HCFSA (Note: You cannot have the 2.5 month grace period and the \$500 rollover feature. Must pick one or the other). Also, if plan participants elect a HSA plan in a later year, they must waive their rights to any rollover HCFSA monies. 2015/2016: \$2,550 Limit 2017: \$2,600 Limit 2018: \$2,650 Limit
Uniform Coverage Rule Applies	No	No	No	Yes
Rollover of Funds	Yes, 1 time	Yes	Yes, subject to COBRA	No
Eligible Expenses	Section 213(d) medical expenses COBRA premiums, QLTC premiums, Health premiums while receiving unemployment benefits. If Medicare eligible due to age, health premiums except medical supplement policies	Section 213(d) medical expenses COBRA premiums, QLTC premiums, Health premiums while receiving unemployment benefits.	Section 213(d) medical expenses Health insurance premiums for retirees, and qualified beneficiaries, and QLTC premiums ER defines "eligible medical expenses"	Section 213(d) medical expenses Expenses for insurance premiums are not reimbursable ER defines "eligible medical expenses"
Reimbursement Substantiation	No	Yes	Yes	Yes, with exceptions
Reimburses Non-Medical Expenses	Yes, possible penalty	Yes, possible penalty	No	No
Account Interest	Yes, tax-free	Yes, tax-free	Yes, for ER	No

1 IRS Rev. Proc. 2011-32 at <http://www.irs.gov/pub/irs-drop/rp-11-32.pdf>
2 IRS Rev. Proc. 2012-26 at <http://www.irs.gov/pub/irs-drop/rp-12-26.pdf>
3 IRS Rev. Proc. 2013-25 at <http://www.irs.gov/pub/irs-drop/rp-13-25.pdf>
4 IRS Rev. Proc. 2014-30 at <http://www.irs.gov/pub/irs-drop/rp-14-30.pdf>
5 IRS Rev. Proc. 2015-30 at <http://www.irs.gov/pub/irs-drop/rp-15-30.pdf>

6 IRS Rev. Proc. 2016-28 at <https://www.irs.gov/pub/irs-drop/rp-16-28.pdf>
7 IRS Rev. Proc. 2017-37 at <https://www.irs.gov/pub/irs-drop/rp-17-37.pdf>
8 IRS Rev. Bulletin 2018-10 at <https://www.irs.gov/pub/irs-irbs/irb18-10.pdf>
9 IRS Rev. Procedure <https://www.irs.gov/pub/irs-drop/rp-18-27.pdf>

Note: HDHPs with HSA cannot have an OOP Max greater than the individual OOP Max limit established by PPACA for non-HDHP plans.
An HDHP-HSA plan could have an imbedded OOP Max at the HSA-individual limit or the PPACA-established limit (as set by HHS) for the applicable year.