

Comparison of Various Reimbursement Programs offered by CareFlex Benefit Solutions

	Health Reimbursement Arrangement : HRA	Flexible Spending Account:FSA	Health Savings Accounts:HSA
Must the program be used with a qualified high-deductible health plan	No	No	Yes
What are the 2009 minimum deductibles allowed?	N/A	N/A	Singles: \$1,150 Families: \$2,300
Are co-pays allowed?	Yes	Yes	Yes
What's the maximum contribution allowed for 2009	Employer Defines	Employer Defines	\$3,000 for single coverage or \$5,950 for families regardless of deductible. \$1000 Catch-up contribution for 55 or older individuals
Who can contribute to the account?	Employer Only	Employer & Employee	Employer & Employee
Who keeps the money not used at the end of plan year?	Employer	Employer, Surplus is considered an Experienced Gain	Employee
Is the money used for qualified expenses tax-free or tax deductible?	Yes	Yes	Yes
Can funds be used for Dependent Care?	No	Yes	No
Can the employee carry the account to another employer?	No	No	Yes
Subject to COBRA?	Yes	Yes, If Positive Balance on date of Qualifying Event	No
Can the funds be rolled over to the next year?	Yes, Employers established the carry forward provision	No. IRS does allow a 2 ½ month Grace Period	Yes
Business owners eligible for participation?	C-Corporation	C-Corporation	All Business Owners.
Business Owners Not Eligible	LLC, S-Corp, LLP, Sole Prop, Partnerships	LLC, S-Corp, LLP, Sole Prop, Partnerships	NA