

# HRA Plans at a Glance



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## Coverage and Features

	Medical HRA								Ind.-Level Track.			
	Comprehensive All IRS Code 213 Expenses	A Medical Plan Deductible	B Medical Plan Deductible and Coinsurance Expenses	C Medical Plan Deductible and Coinsurance Expenses, plus Alternative Care, Vision, Dental	D All Medical Plan Covered Expenses	E All Medical and Dental Plan Covered Expenses	F Medical Plan Deductible with Rollover of Unused Funds	G Medical Plan Coinsurance	H Medical Plan Coinsurance with Rollover of Unused Funds	A Medical Plan Deductibles	B Medical Plan Deductible and Coinsurance	D All Medical Plan Covered Expenses
<b>Deductibles (except dental)</b>	✓	✓	✓	✓	✓	✓	✓		✓	✓	✓	
<b>Copay expenses</b>	✓				✓	✓					✓	
<b>Coinsurance expenses</b>	✓		✓	✓	✓	✓	✓	✓		✓	✓	✓
<b>Medical expenses</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Prescription expenses</b>	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Dental expenses</b>	✓			✓		✓						
<b>Orthodontia expenses</b>	✓											
<b>Vision expenses</b>	✓			✓								
<b>Alternative care expenses</b>	✓			✓								
<b>Long-term care and COBRA premiums</b>	✓											
<b>10% prefund</b> based on annual contribution	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>EasyPay is available for PacificSource/ PacificSource Administrators clients</b>	✓											
<b>Flexible spending account (FSA)</b> pays first if offered	✓											
<b>HRA must pay first</b> if the FSA is offered		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Debit card</b> available on HRA with some limitations	✓											
<b>Debit card</b> available on FSA with some limitations	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Carryover of expenses allowed*</b>	✓		✓	✓	✓	✓					✓	
<b>90-day run out period</b> from the end of the HRA plan year for funds not carried over	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓
<b>Full contribution</b> available for employee and all IRS-eligible dependents	✓	✓	✓	✓	✓	✓	✓	✓				
<b>Carryover</b> of unused funds	✓		✓	✓	✓	✓	✓	✓				
Explanation of Benefits (EOB) copy required for reimbursement		✓	✓	✓	✓	✓	✓	✓	✓	✓	✓	✓

Note: Alternative care and vision expenses reimbursable with EOB if covered under the medical plan (EOB not required for plan C)

\* Eligible expenses from previous plan years are allowed if they occurred within the employee's HRA eligibility period.