

Calendar Year 2024 ~ Health Spending Accounts Specific Information

csONE Cards have the following funds loaded on them:

- HRA (enrolled in our Health Insurance Plan & didn't elect a FSA)
- HSA (enrolled in our Silver CDHP Health Insurance Plan & didn't elect a LPFSA)
- FSA (elected a FSA & not enrolled in our Health Insurance Plan)
- HRA & FSA (enrolled in our Health Insurance Plan & Elected a FSA)
- HSA & LPFSA (enrolled in our Silver CDHP Health Insurance Plan & Elected a LPFSA)

HRA (Health Reimbursement Arrangement):

- Employer Paid First Dollar toward Health & Pharmacy Expenses
- Available to ALL Employees Enrolled on our Health Insurance Plans
- No Open Enrollment Required, as benefit is automatic with health insurance enrollment
- Licensed Teachers, Administrators, & Salaried Employees will receive \$1,900 for single-tier coverage & \$4,000 for all other tiers of coverage
- Non-licensed Support Staff & Hourly Employees will receive \$2,200 for single-tier coverage & \$4,400 for all other tiers of coverage.
- Funds are loaded on your csONE Debit Card
- Pharmacy Expenses can be paid with your csONE Debit Card
- Doctor's Bills will be Processed Electronically Automatically until HRA is exhausted, & Activity is Shown on Your csONE Site
- Employees on the Platinum & Gold Plans can Pay their Copays with Their csONE Debit Card
- Benefit Ends when Employee Terminates Health Insurance/Employment

HSA (Health Savings Account):

- Employer Paid Benefit Deposited into Employee's HSA for Health, Dental, or Vision Expenses
- Available to All Employees Enrolled on the Silver CDHP Plan
- Licensed Teachers, Administrators, & Salaried Employees will receive \$1,900 for single-tier coverage & \$4,000 for all other tiers of coverage
- Non-licensed Support Staff & Hourly Employees will receive \$2,200 for single-tier coverage & \$4,400 for all other tiers of coverage.
- Funds are loaded on your csONE Debit Card
- Maximum Contribution Limits are \$4,150 for Single, \$8,300 for Non-Single, & an additional \$1,000 catch up contribution limit for age 55. (The maximum contribution is for the employer & employee combined.)
- Employee Can Elect Pre-Tax Deduction to Also Contribute into Their HSA
- Employee Can Change Their Deduction Amount Monthly
- Pharmacy Expenses can be paid with your csONE Debit Card
- Employee can pay Doctor's Bills electronically from their csONE Debit Card or from Your csONE site, where Activity is Shown, they aren't processed automatically, like the HRA
- When Employee Terminates, their HSA goes with them

FSA (Flexible Spending Account):

- Employee Election for Pre-Tax Deductions for Health, Dental, or Vision Expenses
- \$3,200 Maximum Election
- Funds are loaded on your csONE Debit Card
- Pharmacy Expenses can be paid with your csONE Debit Card after HRA is exhausted
- Doctor's Bills will be Processed Electronically Automatically after HRA is exhausted, & Activity is Shown on Your csONE Site
- \$640 Maximum Rollover Allowed to the following Calendar Year

LPFSA (Limited Purpose Flexible Spending Account):

- Employee Election for Pre-Tax Deductions for Dental or Vision Expenses, if Enrolled in an Active HSA
- \$3,200 Maximum Election
- Funds are loaded on your csONE Debit Card
- \$640 Maximum Rollover Allowed to the following Calendar Year

DCA (Dependent Care Account):

- Employee Election for Pre-Tax Deductions for Daycare Expenses
- \$5,000 Maximum Election per Family

csONE Site Shows Activity for the following plans:

- HRA
- HSA
- FSA
- LPFSA
- DCA

Changing from Active HSA to Active HRA:

- Employee can still use funds from their Non-Active HSA, but cannot contribute to it, while enrolled in an Active HRA

Changing from LPFSA with Active HSA to FSA with Active HRA:

- FSA funds are now true FSA, not LPFSA, even if employee has funds in their Non-Active HSA

LPFSA Rollover with Active HSA to FSA with Active HRA:

- Rollover funds are now true FSA, not LPFSA