GET 'EM STRAIGHT! Beause there seem to be a million acryonyms... actually, not that many, but almost

Word Search: Find the Acronym

W	Q	н	S	Ι	Ζ	Q	Υ	Α	G	1.	Vehicle for employer to reimburse employees for medical care
Α	G	S	К	A	D	Ρ	F	S	Α		expenses
В	Ι	A	Ν	X	Х	U	C	L	Q	2.	An employer-funded plan to reimburse healthcare expenses
н	J	H	R	A	К	Т	Е	J	D	3.	Employer-established spending account for tax-free
Ρ	Ζ	F	т	D	J	0	U	0	U		reimbursement for qualified medical expenses
J	G	Y	L	н	Ρ	U	U	Ρ	D	4.	, 1,
L	G	D	Н	Н	D	۷	Α	Α	L		by a high deductible health plan
Ρ	Е	В	Ζ	Q	В	H	В	D	D	5.	Any health plan with an arbitrarily large deductible
Y	В	J	Υ	0	м	W	Ρ	Х	L	6.	Determines amounts paid for diagnosis, cure, mitigation,
G	0	т	Ε	0	Ρ	Е	J	н	Н		treatment, or prevention of disease

Answer Key: 1. ABHP, 2. HRA, 3. FSA, 4. HSA 5. HDHP, 6. QME

Fill it! FSA, HSA, or Both?

HRA Characteristic	FSA, HSA, or Both?
Employer contribution only	◯ FSA ◯ HSA ◯ Both
Employee and employer contributions	○ FSA ○ HSA ○ Both
May carry over from year-to-year	○ FSA ○ HSA ○ Both
Tax-free reimbursement for qualified medical expenses	◯ FSA ◯ HSA ◯ Both
Offered with a HDHP	◯ FSA ◯ HSA ◯ Both
Must meet the requirements of an "excepted benefit."	◯ FSA ◯ HSA ◯ Both
HRA reimburses medical care that is not an "essential health benefit"	○ FSA ○ HSA ○ Both

Fill-in-the-Blank Employer Best Practices: ABHP

- Affordable premiums & _____ costs for the range of EEs •
- Employer to provide initial ______ to HSA or HRA
- & ______ to contribute Provide decision support to help employees choose _____ •
- Communicate & educate: •
- Value of
- Availability of other saving vehicles
- Carefully choose HSA _____
- Broaden options to more than a carrier's suggestion

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