

Comparisons between Health Reimbursement Accounts, Health Care Spending Accounts and Dependent Day Care Spending Accounts

January 1, 2014

This document is intended as an outline of coverage available and is not intended to be a legal contract. If a discrepancy exists between this document and the various summary plans, contracts and agreements, the provisions of the actual service agreements and/or contracts will prevail.

Health Reimbursement Account	Health Care Spending Account	Dependent Day Care Spending Account
<p>The health reimbursement account is funded solely by the City of Colorado Springs. Funding is \$500/year for Employee only coverage and \$750/year for all other levels of coverage. As an Active employee, if you are enrolled in the Advantage medical plan with an HRA component, you may use the funding to pay for the same qualified out-of-pocket health expenses as the HCSA. You may also choose not to use your HRA money and roll it into the next year as long as you are enrolled in the Advantage medical plan on Jan. 1 of the following plan year. There is a maximum rollover amount of \$2500. If you terminate, your remaining account balance will be forfeited. Health Reimbursement Account claims are paid weekly.</p>	<p>With a Health Care Spending Account, you may set aside pre-tax dollars to reimburse yourself for eligible medical expenses for you and your eligible dependents. You may elect up to \$2500 per year in the City's HCSA program. Unused funds up to \$500 may be carried over to the next year.</p> <p>Eligible expenses include:</p> <ul style="list-style-type: none"> • Deductibles • Co-Insurance • Co-pays <p>Note that the same health care expenses that are reimbursable through your HCSA can be claimed through the HRA. If you have both accounts, your HCSA would be accessed first and then your HRA account, if you choose.</p> <p>Health Care Spending Account reimbursements are paid weekly.</p>	<p>You may pay for dependent day care expenses using pre-tax dollars up to \$5000 annual maximum. Eligible dependents include dependent children up to age 13; or a disabled spouse who is unable to care for him/her self.</p> <p>Unused funds are forfeited and not carried over from year to year.</p> <p>Dependent care claims are paid bi-weekly.</p>



Flores and Associates administers the City's spending accounts. Access your account information, download claim forms or complete claims online any time at www.flores-associates.com. Mobile web users can now access Flores new mobile web site at <http://m.flores247.com>.