

Health Plan Design Worksheet

Important choices for your take care[®] accounts

- How much would you like to allocate to an HRA for each employee during the year?
Employee only \$ Family \$ Other \$
- Would you like to make the entire annual employer HRA allocation available on the first day of the year, or monthly?
 First day of the year Monthly, pro-rata Other
- Some employees may need to budget more in a health care take care account than you choose to allocate from employer funds. What annual dollar limit do you want to set for employees that wish to make voluntary pre-tax payroll deductions to an FSA account?
\$
- Funds allocated by employers to an HRA account will be accounted for separately from voluntary employee FSA contributions. You can also restrict employer allocations to pay certain types of expenses.* For example, you can set up the employer allocation so it will only pay for prescriptions, co-pays and the health plan's deductible expenses, while items like over-the-counter medicines and supplies, contact lenses, eyeglasses, laser surgery, orthodontics or prescribed health-improvement programs would be paid from the dollars employees elect through voluntary pre-tax payroll deductions.

You can also choose which account will be first to pay certain types of expenses. For example, you may want employee FSA funds to start paying pharmacy expenses only after employer HRA allocations are completely used. (Some restrictions may apply with the take care[®] Card.)

Health Care Expenses (check <input checked="" type="checkbox"/> your choices)	Pay from employer HRA dollars	If employees contribute to an FSA, which account pays this expense first?
Prescriptions	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/> Employer HRA <input type="checkbox"/> Employee FSA
Medical expenses subject to the deductible of your health plan	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/> Employer HRA <input type="checkbox"/> Employee FSA
Over-the-counter (OTC) supplies, insulin and prescribed OTC medicines	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/> Employer HRA <input type="checkbox"/> Employee FSA
Other IRS qualified medical, dental, vision fees and health care products	Yes <input type="checkbox"/> No <input type="checkbox"/>	<input type="checkbox"/> Employer HRA <input type="checkbox"/> Employee FSA

*Tax savings for me
and my employees.*

That's exactly what I need.

- Unused employer HRA allocations will expire at the end of the plan year unless you choose to roll them forward. For example, to encourage employees to plan ahead and budget wisely, you might designate that a portion of the unused accumulated employer allocation (say 50%) roll forward to the next year. However, there is no IRS requirement to roll forward any portion of the employer contribution that is not used. Will unused employer contributions be carried over to the next year and be available for expenses incurred in the following year?
 Yes No If yes, what percent? % up to a maximum amount of \$ or unlimited?
- Unused employee FSA contributions can be used for expenses incurred within 75 days after the plan year end. This is an IRS option that you select and one that employees will appreciate. Will unused employee contributions be carried over to the next year and be available for expenses incurred within 75 days after the plan year end? Yes No



For a FREE consultation call 877-887-1080

About WageWorks

WageWorks is dedicated to being a world-class provider of benefit services delivering the easiest-to-use and most convenient solutions that enable employers, individuals and their families to maximize savings on health, commuting, and other tax-advantaged accounts. Today, WageWorks is the leading provider of tax-advantaged solutions and services in the United States, consistently setting industry standards for high-quality service and innovation. WageWorks specializes in delivering enterprise level functionality and service excellence designed specifically for growth-oriented employers and entrepreneurial businesses.



www.takecarewageworks.com