

Reimbursement Spending Accounts Comparison

	Health Reimbursement Account (HRA)	Flexible Spending Account (FSA)	Dependent Care Account (DCA)
How it Works	For Employees enrolled in the Blue Options HDHP, the County deposits money into your account to help pay for eligible medical, dental, vision, and prescription drug expenses	You deposit pretax money into your account through payroll deductions to help pay for eligible medical, dental, vision, and prescription drug expenses	You deposit pretax money into your account through payroll deductions. You get reimbursed for the care of an eligible child or adult dependent, but not for health care expenses
Who is Eligible to Use Funds	Employees enrolled in the HDHP and ONLY their dependents enrolled on the health plan	Benefits-eligible employees and any eligible dependents, per IRS guidelines	Benefits-eligible employees and any of their dependents
Employer Contribution	Yes \$600 – Employee Only \$1,000 – Employee + Spouse \$1,000 – Employee + Children \$1,500 – Employee + Family	None	None
Employee Contribution	None	\$75 Minimum \$ 2,600 Annual Maximum If your spouse also works for St. Johns County, you may both contribute to the FSA, up to the \$2,600 annual limit.	\$2,500 for a married person, filing separately \$5,000 for a single person OR for a married couple, filing jointly
When is Money Available	The total amount of your account is available January 1, or date of eligibility for new hires or individuals who have a qualifying life event	The total amount of your annual election is available January 1, or date of eligibility for new hires or individuals who have a qualifying life event	Money is added to your account after each payroll deduction. You may use only the amount you have in your account at that time
Deadline to Use Funds	December 31	December 31	December 31
Can Unused Funds Roll Over to Next Year	No	\$75 Minimum \$500 Maximum Funds less than \$75 or in excess of \$500 will be forfeited	No