

NATIONAL

Health Payment Accounts

An easier approach to consumer-directed health care

With Kaiser Permanente, you get the unmatched quality of our integrated approach to care and a wide range of services and support. This means better, more efficient care and healthier outcomes for your employees, and lower costs for you.

Our consumer-directed health care (CDHC) options offer even more value by combining one of our health plans with a Kaiser Permanente Health Payment Account—a health savings account (HSA), health reimbursement arrangement (HRA), or flexible spending account (FSA).

Your employees can pay for qualified expenses with any account.¹ And since account administration and support services are integrated, you and your employees will enjoy greater convenience and flexibility while getting the most out of your health care dollars.

► You get:

- Convenient account administration through our online portal
- Integrated health plan and account eligibility management
- Automated reports and notifications
- Comprehensive employee education and communication support
- Dedicated support from our specialists—from setup to daily management

► Your employees get:

- Easy access to cost estimates, balances, claims, and more
- A simple way to pay and get reimbursements
- Dedicated phone and email support from our specialists



Get started

**Contact your
Kaiser Permanente
representative
to learn more or
get started with
a solution today.**



3 types of Health Payment Accounts

Compare our accounts and choose the one that's right for your business. There are no setup or transaction fees with any of these options.²

	HSA	HRA	FSA
What is it?	An employee-owned account that helps pay for any qualified medical expenses	An employer-owned account that helps employees pay for qualified expenses; employer may limit qualified expenses	An employer-owned account that helps employees pay for qualified medical or dependent care expenses ³
What's the advantage for employees?	<ul style="list-style-type: none">• Pretax contributions• Investment options• Tax-free interest and investment earnings• Unused money stays in account after job change or retirement• Tax-free withdrawals for qualified expenses for employees and their dependents	<ul style="list-style-type: none">• Convenient reimbursement, payment options• Employer contributions not part of employees' wages; they're tax-free• Unused money may stay in account; employer decides how much	<ul style="list-style-type: none">• Pretax contributions• Tax-free withdrawals for qualified expenses for employees and their dependents• If employer elects rollover, up to \$500 in unused medical FSA dollars may roll over to next plan year
What's the advantage for employers?	<ul style="list-style-type: none">• Option to contribute or not• Another retirement savings vehicle for employees	<ul style="list-style-type: none">• Employer decides how much money to contribute, what expenses it can be used for, and when it's available• Tax-deductible contributions	<ul style="list-style-type: none">• Option to contribute or not• Employer sets maximum contribution limit for medical and limited-purpose FSAs
Who pays the monthly administrative fee? ⁴	Employer decides: employees or employer	Employer	
Monthly administrative fee	\$3.25 ⁵	\$3.75 ⁶	
Health Payment Card fee	No annual fee; first 2 pairs given at no cost, with \$10 fee for replacement or additional cards		

¹Qualified medical expenses are described in IRS Publication 502, available at [irs.gov/publications](https://www.irs.gov/publications).

²If your request involves a customized configuration, setup fees will be based on the request.

³Qualified child and dependent care expenses are described in IRS Publication 503, available at [irs.gov/publications](https://www.irs.gov/publications).

⁴Monthly administrative fees are charged separately from the premium, except for self-funded groups.

⁵There's no fee for accounts with an average daily balance of \$2,000 or more for the month. This doesn't apply to an HSA paired with a limited-purpose FSA.

⁶There's no additional charge for stacked or paired HRA/FSA offerings.

Information may have changed since publication.

The tax references in this document apply to federal income tax only. Consult with your financial or tax advisor for information about state income tax laws.