



Consumer Driven Health Plan HSA vs HRA

Note: The content below is for informational purposes only. Any discrepancies between the benefits described herein and the [Consumer Driven Health Plan Master Plan Document](#) for Plan Year 2019 shall be superseded by the plan's official documents.

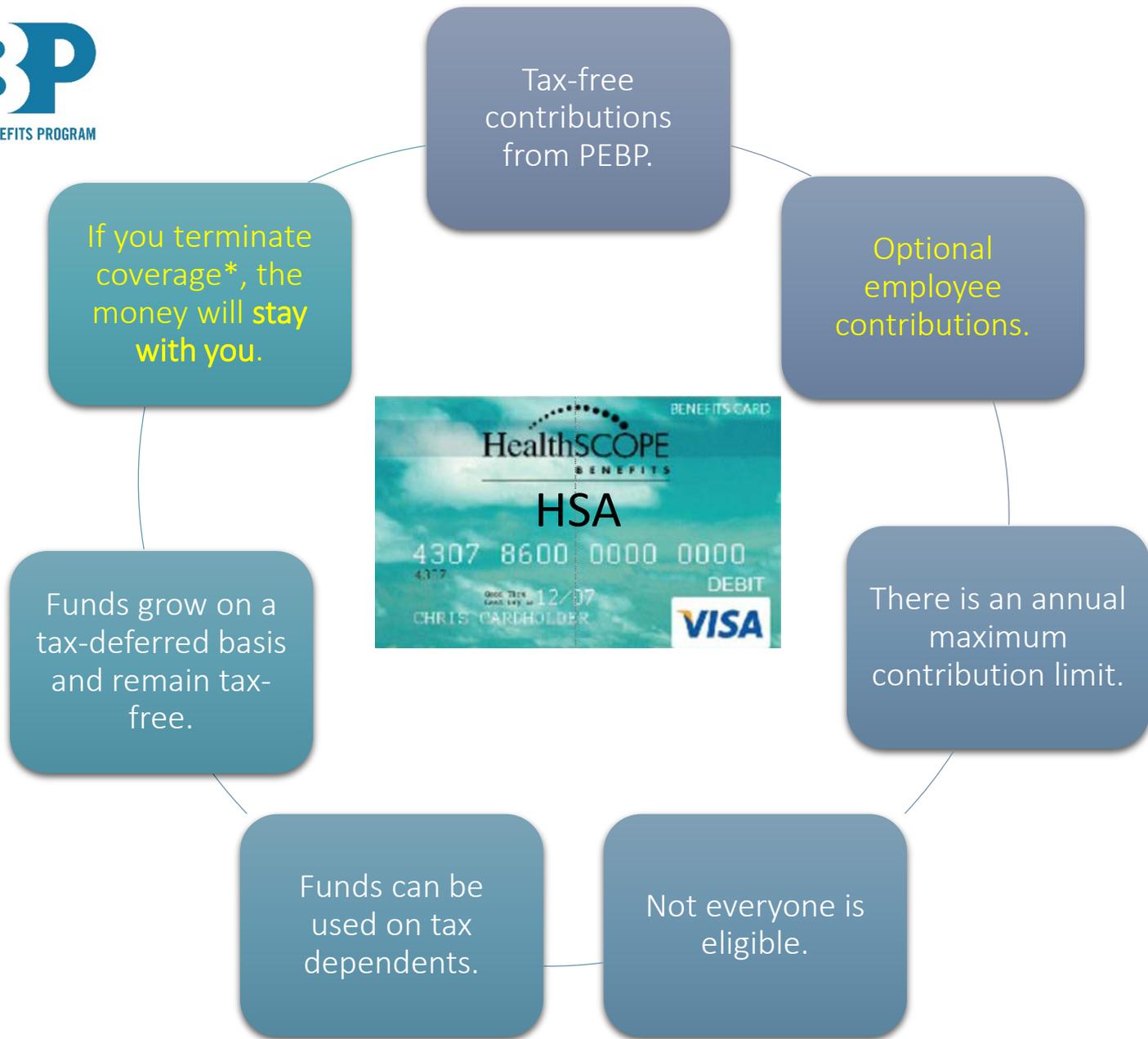


HSA Eligibility

To be eligible to **establish and contribute** to an HSA on a pre-tax basis, the primary participant on the plan must meet the following criteria:

- You are an active employee covered by an IRS qualified high deductible health plan, such as the Consumer Driven Health Plan (CDHP)
- You are NOT covered by a non-IRS qualified health plan, such as a spouse's PPO or HMO
- You or your spouse cannot be enrolled in a Medical Flexible Spending Account or HRA
- You are NOT enrolled in Tribal coverage
- You are NOT enrolled in TRICARE or TRICARE for Life
- You are NOT enrolled in Medicare
- You are NOT retired

Health Savings Account



*Terminating coverage includes leaving the CDHP (by declining coverage or switching plans) or by leaving state service.

Health Reimbursement Arrangement



*Terminating coverage includes leaving the CDHP (by declining coverage or switching plans) or by leaving state service.