CDA Bundling Chart

Consumer Driven Account (CDA) Type	HSA with HRA	HSA with Health Care FSA	HRA with Health Care FSA	HRA, HSA with Health Care FSA
Stacking Options	Limited-Purpose HRA HRA must only cover excepted benefits (e.g. dental/vision) *Or* Post-Deductible HRA HRA provides reimbursements only after the IRS statutory minimum deductible for a qualified high deductible has been met (in 2018 the deductible thresholds are $1,350 for single coverage and $2,700 for family coverage)	Limited-Purpose FSA FSA must only cover excepted benefits (e.g. dental/vision) *Or* Post-Deductible FSA* FSA provides reimbursements only after the IRS statutory minimum deductible for a qualified high deductible has been met (in 2018 the deductible thresholds are $1,350 for single coverage and $2,700 for family coverage)	No restrictions	This can only occur if the FSA and HRA are both structured to be limited scope or post-deductible

Key
Health Savings Account (HSA)
Health Reimbursement Arrangement (HRA)
Health Care Flexible Spending Account (FSA)

*Note: Flex does not administer this type of account.

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