

# CDA Bundling Chart



Consumer Driven Account (CDA) Type

Stacking Options

HSA with HRA	HSA with Health Care FSA	HRA with Health Care FSA	HRA, HSA with Health Care FSA
<p><u>Limited Purpose HRA</u></p> <p>HRA must only cover excepted benefits (e.g.dental/vision)</p> <p><u>Or</u></p> <p><u>Post-deductible HRA</u></p> <p>HRA provides reimbursements only after the IRS statutory minimum deductible for a qualified high deductible has been met (in 2019 the deductible thresholds are \$1,350 for single coverage and \$2,700 for family coverage)</p>	<p><u>Limited-Purpose FSA</u></p> <p>FSA must only cover excepted benefits (e.g.dental/vision)</p> <p><u>Or</u></p> <p><u>Post-deductible FSA*</u></p> <p>FSA provides reimbursements only after the IRS statutory minimum deductible for a qualified high deductible has been met (in 2019 the deductible thresholds are \$1,350 for single coverage and \$2,700 for family coverage)</p>	<p>No restrictions</p>	<p>This can only occur if the FSA and HRA are <b><u>both</u></b> structured to be limited scope or post-deductible</p>

**Key**

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

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