

NATIONAL

# Health Payment Accounts



## An easier approach to consumer-directed care

When it comes to health care, you expect plans that are simple and easy to use – not just for you, but for your employees. You need financial account options that give you flexibility and control over your health care dollars. And you want it all from a trusted partner who can guide you every step of the way. That's the solution you get with Health Payment Accounts administered through Kaiser Permanente.

You can choose from three categories of Health Payment Accounts – health reimbursement arrangement (HRA), health savings account (HSA), and flexible spending account (FSA) – to create an approach that works for your business. And with our enhanced administrative capabilities, you can combine a variety of plans with these accounts to get a solution that lets you spend less time managing your employees' health care expenses and more time moving your business forward. A dedicated team of support specialists makes sure you and your employees get the help you need to make the most of your health care solution with Kaiser Permanente.

### You get:

- administrative support from setup to day-to-day management
- flexible account options
- integrated enrollment and eligibility management
- a convenient portal for administration
- automated reports and notifications on balances, reimbursements, and more

### Your employees get:

- a convenient method of payment or reimbursement, no matter which type of account you offer
- the ability to access and manage their personal health information and Health Payment Account just by signing on to **kp.org**
- live phone support



### Mobile access keeps employees connected

Employees with iPhone® and Android™ devices can download our Balance Tracker app and check balances and account activity on the go. For extra convenience, employees with HRA and FSA plans can avoid paperwork by submitting financial account claims and other information using their smartphone cameras.<sup>1</sup>

*(continues)*

## Product pairings

Take advantage of Kaiser Permanente’s paired consumer-directed health care offerings by choosing the plan and Health Payment Account that work for you.

### HRA

Employees can use funds contributed by you to pay for qualified medical expenses on a tax-free basis. There are several HRA types available, from broad to more limited coverage, with options for point-of-service payment using our Health Payment Card or convenient automatic reimbursement.

### HSA

These employee-owned accounts can be used to pay for qualified medical expenses, including services not covered under the Kaiser Permanente health plan. The money your employees contribute to their HSAs through payroll withholding isn’t considered part of their wages, so they won’t be taxed on it. They can also contribute after-tax funds. Mutual fund investment options are available with HSAs as well.

### FSA

With a medical FSA, your employees make pretax contributions to an account they can use to pay for a wide range of qualified expenses such as doctor visits, prescription drugs, and lab tests, including services not covered under the Kaiser Permanente health plan. A dependent care FSA can be used for expenses such as child care.<sup>2</sup>

## The integrated difference

You can choose from a variety of deductibles, copays, and coinsurance for your employees and their families. In addition to the flexibility of these Health Payment Account options, you get the unmatched quality of our integrated care delivery system. So your employees receive better care that’s more efficient – which means healthier outcomes for them, less time away from work, and lower costs for you. And you get a partner committed to protecting your employees and building a stronger future for your business.



### Administrative fees

HRA – \$3.75 per account per month  
 HSA – \$3.25 per account per month  
 FSA – \$3.75 per account per month

Account fees are per employee account per month. They’ll be billed monthly to the employer, separate from the premium.<sup>3</sup> There are no additional setup fees for standard account types and no transaction or annual debit card fees.<sup>4</sup>

**For more information on consumer-directed health plans, please contact your broker or Kaiser Permanente representative.**

<sup>1</sup> Applies only to HRA and FSA.

<sup>2</sup> Refer to IRS Publication 502 for a list of qualified medical and dental expenses. Refer to IRS Publication 503 for a list of qualified child and dependent care expenses.

<sup>3</sup> Except for self-funded groups.

<sup>4</sup> For HSAs, employers may choose to have their employees billed for the administrative fees.

The tax references in this flier relate to federal income tax only. Consult with your financial or tax advisor for information about state income tax laws. Information may have changed since publication.

Kaiser Foundation Health Plan, Inc., 1950 Franklin St., Oakland, CA 94612, 510-987-1000 • Kaiser Foundation Health Plan, Inc., 393 E. Walnut St., Pasadena, CA 91188, 626-405-5000 • Kaiser Foundation Health Plan of Colorado, 10350 E. Dakota Ave., Denver, CO 80247, 303-338-3800 • Kaiser Foundation Health Plan of Colorado, 1975 Research Pkwy., Ste. 250, Colorado Springs, CO 80920, 719-867-2100 • Kaiser Foundation Health Plan of Georgia, Inc., Nine Piedmont Center, 3495 Piedmont Rd. NE, Atlanta, GA 30305, 404-364-7000 • Kaiser Foundation Health Plan, Inc., 711 Kapiolani Blvd., Honolulu, HI 96813, 808-432-5955 • Kaiser Foundation Health Plan of the Mid-Atlantic States, Inc., 2101 E. Jefferson St., Rockville, MD 20852, 301-816-2424 • Kaiser Foundation Health Plan of the Northwest, 500 NE Multnomah St., Ste. 100, Portland, OR 97232, 503-813-2800