



Benefit Plan Comparison Chart

We simplify the process of determining which benefit plan or combination of plans meets an individual company's needs.

- Which plans may be combined?
- What are the differences between plans?
- What do you need to watch out for?

Continue on to find out



EMPLOYEE BENEFIT PLAN COMPARISON ♦ Prepared by Ben-X, LLC ♦ www.MyBenX.com



	Employee Saves FICA, State, Federal Taxes +/-35%	Employer Saves Payroll Taxes +/- 8%	Employer May Choose Plan Year?	Out Of Pocket Medical, Dental, Vision Covered?	Dependent Care Covered?	Company Sponsored Medical, Dental, Vision Premiums Covered?	Individual Medical, Dental, Vision Premiums Covered?	Employer Contributions Allowed?	Employee Contributions Allowed?	Must Be Paired With Compliant Health Ins Plan?	Participants In this Plan May also Participate In...	Owners With 2%+ Ownership Allowed To Participate?	Unused Funds Rollover To New Plan Year?	Annual Maximum Election Limit?	Employer May Limit Allowable Expenses?
FSA Flexible Spending Accounting	YES	YES	YES	YES	YES	YES	NO	YES	YES	NO	HRA	YES If company is C-Corp	YES- Up to \$500 if Employer allows	YES (\$2,550)	NO
HRA Health Reimbursement Arrangement	YES	NO	YES	YES Optional Per Employer Selection	NO	NO	NO	YES	NO	YES	FSA POP	YES If company is C-Corp	YES, if Employer allows	NO	YES
HSA Health Savings Account	YES	YES	NO Must be Jan-Dec	YES	NO	YES	NO	YES	YES	YES	POP w/HSA LFSA	YES	YES	YES – 2016 IND \$3350 FAM \$6750	NO
POP Premium Only Plan	YES	YES	YES	NO	NO	YES	NO	NO	YES	NO	HRA	YES If company is C-Corp	N/A	N/A	N/A
POP with HSA	YES	YES	NO Must be Jan-Dec	NO	NO	YES	NO	NO	YES	YES	HSA LFSA	YES	N/A	N/A	N/A
LFSA Limited Flexible Spending Account	YES	YES	NO Must be Jan - Dec	YES Dental/Vision NO Medical	YES	YES	NO	YES	YES	YES	HSA POP w/HSA	YES If company is C-Corp	YES – Up to \$500 if Employer Allows	YES (\$2,550)	NO

COBRA

Applies to Companies with a Group Medical, Dental, or Vision Plan

Applies to Groups with an average of **20 or More** combined full time employees

MINI-COBRA

Applies to Companies with a Group Medical, Dental, or Vision Plan

Applies to Groups with an average of **Less than 20** combined full time employees

Ben-X makes the complexity of Employee Benefit Plans more user friendly

Contact AJ Bentley and his experienced Administration Team

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