

GLOSSARY

Co-insurance	Percentage of health care expense paid by participant and/or HealthFlex plan
Co-payment	Flat dollar amount participant pays toward health care expenses
Deductible	Amount the participant pays in full before the plan begins paying co-insurance. (Eligible wellness and preventive services are covered 100% and not subject to the deductibles.)
FSA	Flexible spending account
HRA	Health reimbursement account (also called health reimbursement arrangement)
HSA	Health savings account
Limited-use (HRA or MRA)	Use limited to dental and/or vision expenses (until one meets IRS-defined deductible and notifies WageWorks)
MRA	Medical reimbursement account (also called health care FSA)

PLAN TYPES

CDHP	Consumer-driven health plan (includes HRA)
HDHP	High-deductible health plan (IRS-qualified – eligible for HAS contributions)
PPO	Preferred provider organization health plan