



Merion Residential: HRA and Flexible Spending Account Information

HRA Plan Year: 07/01/2026 – 06/30/2027

FSA Plan Year 1/1/2026 - 12/31/2026

Health Reimbursement Agreement (HRA) - A health reimbursement arrangement (HRA) is an employer-funded plan that reimburses employees for qualified medical expenses. Only employees who are enrolled in **the company's high-deductible medical insurance plan are eligible to receive HRA funds.**

Annual Company-Provided HRA Funding:

\$1,500 for employee-only enrollees.

\$3,000 for employee + dependent(s) enrollees.

Flexible Spending Account (FSA) - A Medical Flexible Spending Account (also known as a flexible spending arrangement) is a special account that employees may put money into to pay for certain eligible out-of-pocket health care costs. Employees do not pay taxes on this money. This means that the employee saves an amount equal to the taxes they would have paid on the money they set aside.

2026 Annual Limit: \$3,400.

\$680 maximum allowed rollover from the 2026 plan year to the 2027 plan year.

Dependent Care Accounts (DCA) - A Dependent Care FSA (DCA) is a pre-tax benefit account used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare.

2026 Annual Limit: \$5,000 (per family):

\$7,500 for individuals or married couples filing jointly.

\$3,750 for a married person filing separately.

Commuter Reimbursement Account/Transit (CRA/Transit) - A Commuter Reimbursement Account is an employer sponsored benefit that allows an employee to pay for qualified workplace mass transit (Transit Account) expenses using money that is not taxed.

2026 Monthly Limit: \$340/month.

Other Key Information:

- You may contact HR with questions at ContactHRP@merionresidential.com.
- Learn more about Ameriflex here: <https://myameriflex.com>.
- Once enrolled, you may login to your Ameriflex account here: <https://participant.myameriflex.com/#/login>.
- Ameriflex Participant Services: (888) 868-3539.

*The flex spending plans are based on the calendar year. A special open enrollment period will be scheduled during Q4 2026, with enrollment(s) effective January 1, 2027.

This benefits overview is only a summary of your benefit options. All services described within are subject to the definitions, limitations, and exclusions set forth in each insurance carrier or provider's contract. Carrier agreements are prevailing.