

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

The H.S.A. follows the calendar year, January 1st to December 31st.

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.

Limited Purpose FSA (LPFSA) – Only employees who are enrolled in the high-deductible medical plan can participate in the LPFSA. A limited purpose FSA is a special type of Flexible Spending Account that can only be used for eligible dental, vision, and preventive care expenses, such as eyeglasses, contact lenses, and braces.

2026 Annual Limit: \$3,400.

This is the maximum amount you can contribute to your account to cover eligible out-of-pocket vision and dental expenses for yourself and your eligible dependents.

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.



HealthEquity®

Health Equity H.S.A. – A Health Savings Account (H.S.A.) is a tax-advantaged savings account for eligible medical expenses, **available to individuals enrolled in the high-deductible medical plan (or high-deductible health plan, or “HDHP”).** The H.S.A. offers triple tax benefits: tax-deductible contributions, tax-free growth, and tax-free withdrawals for qualified medical costs like deductibles, copays, and prescriptions. Health Equity is the company’s H.S.A. provider, but you may select your own eligible H.S.A. financial institution to deposit your payroll funds into, in addition to the funds the company provides.

You elect to enroll in the H.S.A. during annual open enrollment, as a new hire, or during the special open enrollment period (effective January 1st).

2026 Annual Limit: \$4,400 for single coverage enrollees and \$8,750 for family coverage enrollees.

Eligible individuals age 55 and older can contribute an additional \$1,000 catch-up contribution (for the year).

2027 Annual Limit: \$4,500 for single coverage enrollees and \$9,000 for family coverage enrollees.

Eligible individuals age 55 and older can contribute an additional \$1,000 catch-up contribution (for the year).

Health Equity Account login: <https://my.healthequity.com/ClientLogin.aspx>

Company-provided H.S.A. Contribution (Effective 7/1/26):

Single enrollees: \$62.50 per month.

Employee + dependent(s) enrollees: \$125 per month.