

Account Comparison Chart

Teva offers many accounts to help you stretch your health care dollars. See below for how these accounts compare and how to use them. **If you enroll in Option 2 with HSA, you are only eligible for a Limited Expense Health Care FSA to pay for eligible dental and vision expenses.**

	Health Reimbursement Account (HRA)	Health Savings Account (HSA)	Health Care Flexible Spending Account (FSA)	Dependent Care Flexible Spending Account (FSA)	Lifestyle Spending Account (LSA)
Eligibility	Enrollment in Option 1 with HRA	Enrollment in Option 2 with HSA	No medical plan enrollment required	No medical plan enrollment required	All employees
Contributions	Teva	Teva and you (pre-tax payroll)	You (pre-tax payroll)	You (pre-tax payroll)	Teva
Automatic Contribution from Teva*	\$600 Employee Only \$1,200 Employee + Family (Option 1 with HRA enrollees only)	\$400 Employee Only \$800 Employee + Family (Option 2 with HSA enrollees only)	N/A	N/A	\$300
Maximum Employer/Employee Contributions Allowed by the IRS	N/A	\$4,150 Employee Only \$8,300 Employee + Family (maximums are employee's and Teva's combined contributions)	\$3,050 (minimum contribution of \$120)	\$5,000 (\$2,500 if married and filing separately) (minimum contribution of \$120)	N/A
Uses	Credits (if available) are automatically used for: <ul style="list-style-type: none"> Medical expenses Deductible amounts Coinsurance amounts 	You choose how/when to use available funds for: <ul style="list-style-type: none"> Deductible amounts Office visits and/or prescription drugs Coinsurance amounts Dental treatment and orthodontia Eyeglasses, contact lenses and solution Certain over-the-counter health care products and medications (prescription required) 	You choose how/when to use available funds for: <ul style="list-style-type: none"> Deductible amounts Office visits and/or prescription drugs Coinsurance amounts Dental treatment and orthodontia Eyeglasses, contact lenses and solution Certain over-the-counter health care products and medications (prescription required) 	You choose how/when to use available funds for: <ul style="list-style-type: none"> Child care or dependent care facilities Services in your home or someone else's home while you or your spouse is working, looking for work or attending school full-time 	You choose how/when to use available funds for: <ul style="list-style-type: none"> Gym memberships Exercise equipment Counseling services Financial planning And more
Rollover of Unused Funds to Next Year	Yes (up to the in-network deductible in an HRA-eligible plan). For Option 1 with HRA , the rollover maximums (\$900 for Employee Only; \$1,800 for Family) are reduced to account for the automatic HRA contribution from Teva	Yes (unlimited)	Yes (up to \$570; any remaining funds [even those rolled over from prior years], must be used on eligible expenses incurred on or before December 31, 2023, or the funds will be forfeited)	No (any unused 2023 funds can be submitted to Meritain Health for reimbursement of expenses incurred on or before December 31, 2023)	No
Investment Options	N/A	Contact Fidelity	N/A	N/A	N/A
Portable (Yours to Keep)	No	Yes	No	No	No
Administrator	Meritain Health	Fidelity	Meritain Health	Meritain Health	Espresa

* Prorated based on enrollment date in the plan.

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	Health Reimbursement	Health Savings	Health Care Flexible Spending	Dependent Care Flexible Spending	Lifestyle Spending
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