

	Church can pay Health premiums pre-tax		Church can fund Employer FSA		Employee can fund up to \$2500 FSA		Church can fund ER H.S.A.		Church can fund ER H.R.A.	
	Footnote		Footnote		Footnote		Footnote		Footnote	
1 Employee w/ Group Ins Plan	Yes		Yes	1,2,3	Yes	1,2,3	No		Yes	
1 Employee w/ Group Ins Plan High Deductible	Yes		Yes	1,2,3	Yes	1,2,3	Yes	1,2,3	Yes	
1 Employee w/ Private non-group Insurance	Yes		No		No		Yes	1,2,3	No	
1 Employee w/ Coverage w Spouse's ER	Yes	1	No		No		Yes	1,2,3	No	
1 Employee w/ MediShare Samaritan Purse	No	2	No		No		No		No	
1 Employee w/ Obama Care	No		No		No		No		No	
2 Employees - Only Pastor Paid Ins Benefit	Yes	3	Yes	1,2,3	Yes	1,2,3	No		No	
2-9 Employees w/ Group Insurance	Yes	4	Yes	1,2,3	Yes	1,2,3	No		Yes	
2-9 Employees w/ Group Insurance - High Deductible	Yes		Yes	1,2,3	Yes	1,2,3	Yes	1,2,3	Yes	
>1 Employees w/ Private non-group Ins	No		No		No		No		No	
>1 Employees w/ Spousal Coverage -	Yes	1, 4, 5	Yes	1,2,3,4,5	Yes	1,2,3,4,5	No		Yes	4
>1 Employees w/ MediShare	No	2	No		No		No		No	
>1 Employees w/ Obama Care	No		No		No		No		No	
	1 - Receipt needed		1 - Policy of Allowed Expenses Required		1 - Policy of Allowed Expenses Required		1 Must be a High deductible plan See IRS Publ-969		1 Plan Policy must be administered by Legal/Qualified agent	
	2 - Even if "Premiums" paid to company -vs- Indiv w/ need		2 - FSA cannot reimburse premiums		2 - FSA cannot reimburse premiums		2 No Other Health Coverage exists		2 Solely funded by Employer	
	3 - Written Policy Req'd		3 - Use It/Loose It		3 - Use It/Loose It		3 Many rules if status changes during year		3 Balance rolls over each year	
	4 - Provided that the church has a group policy, an employee can waive coverage and still participate in FSA or HRA. The HRA would need to be offered as a package with group medical plan. You cannot incentivise them to move to their spouse's plan with pre-tax funds.									
	5 ONLY YES IF GROUP POLICY PROVIDED BY EMPLOYER TO OTHER EMPLOYEES - otherwise all no.									
State Convention Retirees - GuideStone	Yes		No		No		No		Yes	
State Convention Retirees - Marketplace	No		No		No		No		Yes	