



How to Set Up Personal Spending Accounts

Administered through Kaiser Permanente

Kaiser Permanente offers personal spending accounts that are designed to work with the Concordia Health Plan Whole Health options. Employers can choose from three **Health Payment Accounts** – health reimbursement arrangement, health savings account and flexible spending account.

Monthly Administrative Fees

HRA	\$3.75 per account per month	Paid by employer
HSA	\$3.25 per account per month	Paid by the employer or worker* (waived for accounts >\$2,000)
FSA	\$3.75 per account per month	Paid by employer
Stacked Medical and Dependent Care FSA	\$3.75 per account per month	Paid by employer
Stacked Medical FSA and HRA	\$3.75 per account per month	Paid by employer

**The most common practice is for employers to pay these fees.*

Enrollment Steps

- Kaiser Permanente will send the applicable Design Guide that employers are to complete when opening a new PSA or changing their PSA election.
- Employers must return the completed Design Guide to Kaiser Permanente within five business days of receipt.
- Kaiser Permanente will send a welcome email to the primary contact listed on the Design Guide with next steps and forms within 10 business days of receipt of the signed Design Guide.
- Kaiser Permanente will work with the employer to get workers enrolled by the effective date.

Resources for Questions

Kaiser Permanente Health Payment Services

The Kaiser Permanente Health Payment Account support team can be reached 5 a.m. to 7 p.m. PST, Monday-Friday (except holidays) at **877-752-3399** (for employer support) or kpemployer@healthaccountservices.com (for employer support).

Health Payment Account Employer Administration Portal

Employers can access their account online anytime via the Health Payment Account Employer Administration Portal to view reports, look up workers and get the information they need to manage their ministry's Kaiser Permanente Health Payment Account at <https://kaiseremployer.lh1ondemand.com>.