

Type of Employee Benefit	Subject to HIPAA Rules?
Group Medical Plans (fully insured or self-funded)	YES
Dental and Vision Plans	YES
Prescription Drug Plans	YES
Flexible Spending Accounts (FSA)	YES
Dependent Daycare Accounts	NO
Adoption Assistance Accounts	NO
Health Reimbursement Arrangements	YES
Health Savings Accounts (HSA)	No, but the high deductible health plan offered with an HSA are subject to HIPAA
Disease specific policies (eg. Cancer Insurance)	YES, if they provide coverage for medical care
Employee Assistance Programs (EAP)	YES, <u>only</u> if they provide medical care (example: Counseling Services)
Wellness Plans	YES, <u>only</u> if they provide medical care (example: Biometric Testing)
Life Insurance Plans	NO
Disability Insurance Plans	NO
Section 125 Premium Only Plans	NO
Workers' Compensation Plans	NO
Retirement Plans	NO