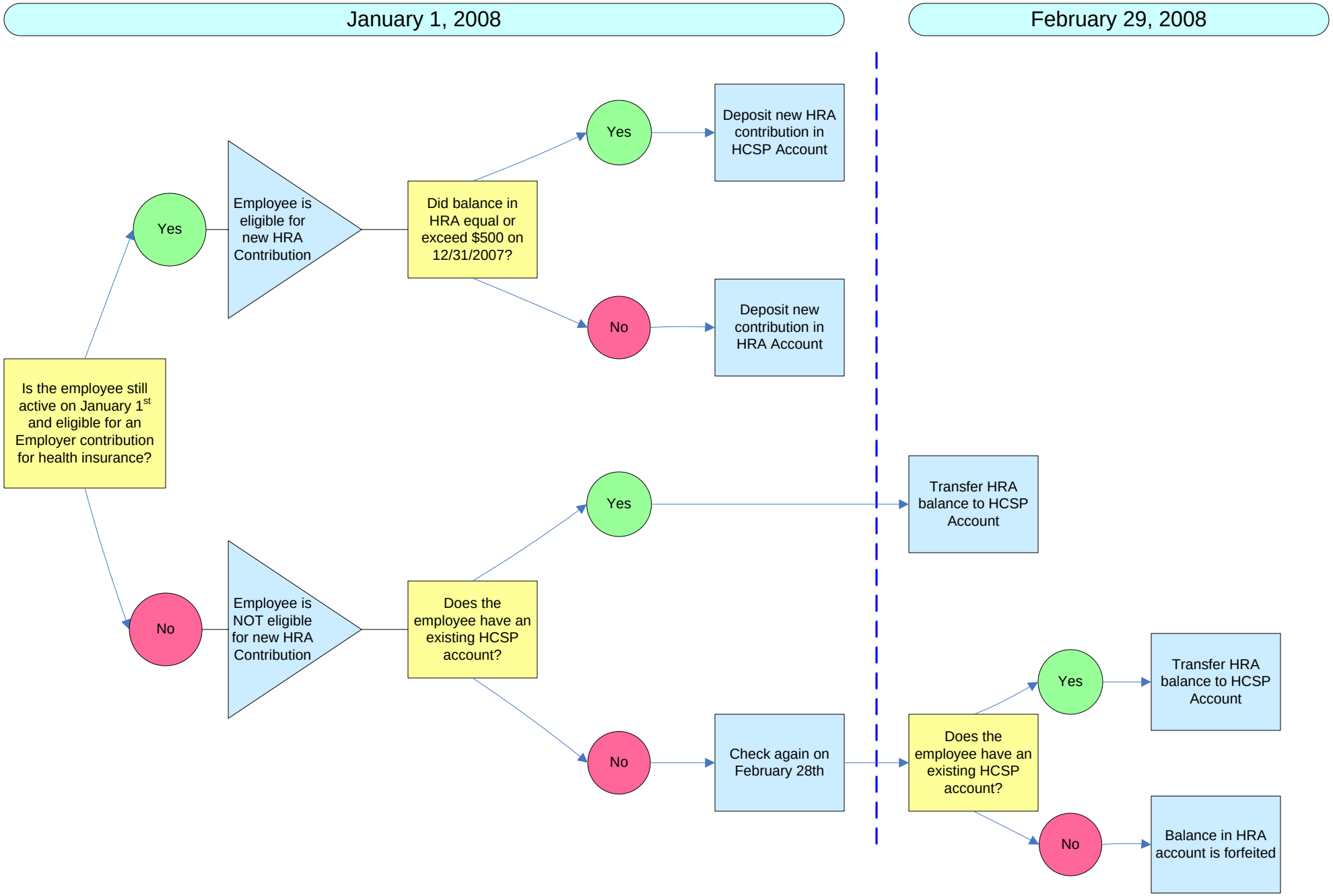HRA Contributions, HCSP Account Establishment and Potential Forfeiture of HRA Account