

# HSA & FSA COMPARISON

This chart shows the features of the healthcare FSAs and the Health Savings Account (HSA)

	HSA	Health Care FSA **
Available if you select these plans	High-deductible Health Plan	Traditional PPO or POS, or no medical plan at all
How much you may contribute	<p><b>Employee only coverage:</b> Contribution Maximum is \$4,400 per calendar year, including employer contribution.</p> <p><b>Employee plus dependents coverage:</b> Contribution Maximum is \$8,750, including employer contribution.</p> <p>Catch-up contributions of up to \$1,000 for 2026 year for age 55+</p>	Up to <b>\$3,400</b> for plan year
Expenses you may pay from your account	Out-of-pocket expenses incurred any time after the HSA was established	Out of pocket expenses incurred during the current calendar year:
	<p>Medical</p> <p>Prescription drug</p> <p>Dental</p> <p>Vision</p> <p>Long-Term Care premiums</p>	<p>Medical</p> <p>Prescription drugs</p> <p>Dental</p> <p>Vision</p>
Account balance available to reimburse expenses	Current account balance	Entire contribution amount elected for the plan year
Time limits for using your account balance	No limit	Must use 2026 account balance for expenses incurred during the FSA plan year
If you don't use all your account balance each year	Any account balance carries over from year-to-year	You will be allowed to carryover up to \$680 in funds, but amounts beyond that will be forfeited if they are not used.
How it saves you money	<p>Your contributions are tax free, which reduces your taxable income</p> <p>Any investment or interest earnings on your account balance is tax free</p> <p>Distributions are tax free if used for qualified healthcare expenses</p>	<p>Your contributions are tax-free, which reduces your taxable income and increases your take-home pay</p> <p>You pay for healthcare expenses with pre-tax dollars</p>

\*\* You don't have to participate in a district medical plan to enroll in a healthcare FSA.