

HSA vs FSA

Both accounts let you:

- Use tax-free money to pay for qualified medical expenses, including dental and vision*
- Make tax-free payroll contributions
- Pay for your spouse and dependents too



Health Savings Account

**Save up to \$1,500[†]
on taxes**



Healthcare Flexible Spending Account

**Save up to \$500[‡]
on taxes**

Fund availability	Funds available as you contribute	Get full annual amount on day 1 of plan year
Fund expiration	No use-it-or-lose-it, keep your money forever (even if you change health plans, jobs, or retire)	Funds eventually expire if you don't use them (though some employers offer grace period or carryover extensions)
Investing	Invest [§] your HSA tax-free, like a 401(k)	Cannot invest FSA funds or grow your account
Contribution changes	Change or update anytime	Only during enrollment or 'qualifying life event'
Health plan type	Requires HSA-qualified health plan	Works with any health plan type
Contribution limits[^]	\$7,750 (Family plan) \$3,850 (Individual plan)	\$3,050 (regardless of plan type)
Account compatibility (if offered by employer)	<ul style="list-style-type: none"> • Dependent Care FSA • Commuter Benefits • Health Reimbursement Arrangement • Limited Purpose FSA 	<ul style="list-style-type: none"> • Dependent Care FSA • Commuter Benefits • Health Reimbursement Arrangement



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