



FSA

FLEXIBLE SPENDING ACCOUNT



Employer-owned, but employee-funded



Limits in 2024 – \$3,200



IRS-approved medical/vision/dental expenses



High-deductible plan not required



Contributions are tax free



No investment option



No portability



HRA

HEALTH REIMBURSEMENT ARRANGEMENT



Employer-owned and funded



Limits Determined by Employer



Employer-approved expenses



High-deductible plan not required



* Contributions are tax free (employer)

* Benefits not taxed as employee income



No investment option

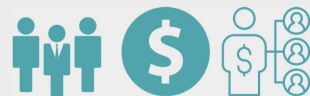


No portability



HSA

HEALTH SAVINGS ACCOUNT



Employee-owned and funded (Employers may also contribute)



Limits in 2024
Individual - \$4,150
Family - \$8,300



IRS-approved medical/vision/dental expenses



High-deductible plan required



* Contributions, withdrawals for medical expenses, and account growth are tax free



Ability to invest after meeting minimum threshold



Portable - stays with HSA holder