

# UNDERSTAND YOUR HEALTH SPENDING ACCOUNT OPTIONS



Being able to tell the difference between health spending accounts can come in handy when you need to prepare for future medical expenses.

Offered along with your health plan, these tax-advantaged accounts let you pay for qualified medical expenses with tax-free dollars so you can take charge of your costs. Here's how they compare.

	Health Savings Account (HSA)	Flexible Spending Account (FSA)	Health Reimbursement Arrangement (HRA)
When can I get started?	Anytime	Open Enrollment	Open Enrollment
Who can have one?	HDHP Members	Anyone	Anyone
Who owns the account?	You	You	Your Employer
Who funds the account?	You and/or Your Employer	You and/or Your Employer	Your Employer
How much can I contribute?	Check IRS.gov	Your Employer Decides	Only Your Employer Contributes
What can I use it for?	Qualified Medical Expenses*	Ask Your Employer	Ask Your Employer
Does unused money roll over from year to year?	Yes	Up To \$500 (Depending on Your Employer)	Yes
Can I keep the money if I change jobs or retire?	Yes	No	No

## Learn More

Talk to your organization's benefits manager for more information about your options. Or, if you're currently an Excellus BlueCross BlueShield member, log into your member account at [ExcellusBCBS.com/Member](http://ExcellusBCBS.com/Member) for a complete summary of your plan benefits.

\*For a full list of qualified medical expenses, visit IRS.gov.  
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