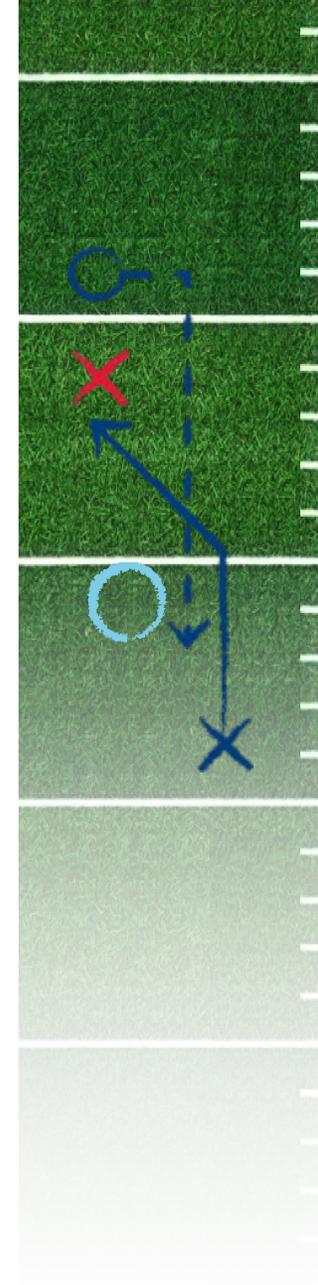




Health Savings and Flexible Spending Accounts Which is right for you?



Health Care Flexible Spending Account	Difference	Health Savings Account
You can contribute up to \$3,200 for 2025	Annual Contributions	You can contribute \$4,300 for individuals or \$8,550 for families. You may also be eligible for \$1,000 catch up if you turn 55 or older in 2025.
You can enroll in the FSA if you elect a Copay plan or decline medical.	Eligibility	You must be enrolled in a High Deductible Health Plan and have no other health coverage except what is permitted by the IRS. You cannot be enrolled in Medicare or Tricare or claimed as a dependent on someone else's tax return.
No	Investment Options	Yes! Fidelity offers over 10K plus options for investing.
Lose it. Estimate your annual contributions conservatively. Anything over the carryover limit is forfeited.	Use it or Lose it	No! The money is yours to keep. Use the contributions to pay for eligible medical expenses now or in the future.
The full election amount is available on Jan 1.	Fund Availability	Available with each payroll contribution
Yes! Your contributions are deducted from your paycheck on a pre-tax basis.	Pre-tax	Yes! HSAs are considered triple tax advantaged!



Find more information in your 2025 Open Enrollment Guide, the Benefit Information Page and Fidelity's [Health Savings Account site](#).



Limited Purpose and Dependent care FSAs are also available