

# Decoding Consumer Accounts

|                                     | Healthcare Flexible Spending Account<br><b>HCFSA</b>  | Limited Purpose Flexible Spending Account<br><b>LPFSA</b>   | Health Savings Account<br><b>HSA</b>  | Dependent Care Flexible Spending Account<br><b>DCFSA</b>   | Integrated/Medical<br><b>HRA</b>   |
|-------------------------------------|---|---|---|--|--|
| <div>Can be used to reimburse</div> | Eligible medical, dental, vision and Rx expenses  | Eligible vision and dental expenses only  | Eligible healthcare expenses, COBRA premiums, LTC premiums, retiree healthcare premiums   | Eligible dependent care costs  | Eligible out-of-pocket medical expenses  |
| <div>Plan considerations</div>      | Can't be used when enrolled in HSA  | Can be used in addition to an HSA account   | <p>Only offered in conjunction with a High Deductible Health Plan (HDHP).</p> <p>Participation in any disqualifying plans will make a participant ineligible. Example of disqualifying plans: Healthcare FSA (including if your spouse participates in a Healthcare FSA through their employer), a traditional PPO or HMO plan, any part of Medicare.</p> | Dependents include children under age 13 and/or a spouse and adult dependent unable to care for themselves.                                    | Must be offered with group health coverage that meets the ACA's health plan requirements.    |
| <div>Funded by</div>                | Generally, the employee, although employers can contribute following certain rules and limitations. | Generally, the employee, although employers can contribute following certain rules and limitations. | Employee, employer or both  | Generally, the employee, although employers can contribute following certain rules and limitations.  | Employer   |
| <div>Funding limits</div>           | 2025 annual limit: <b>\$3,300</b>   | 2025 annual limit: <b>\$3,300</b>   | <p><b>2024 annual limits:</b><br/>\$4,150 for employee only;<br/>\$8,300 for family coverage.<br/>Additional \$1,000 catch up contribution if 55 or older.</p> <p><b>2025 annual limits:</b><br/>\$4,300for employee only;<br/>\$8,550 for family coverage.<br/>Additional \$1,000 catch up contribution if 55 or older.</p>                              | 2025 annual household limit: <b>\$5,000</b> for married filing jointly or a single parent; <b>\$2,500</b> per parent if filing separately      | None   |
| <div>Funds are available</div>      | Full annual amount available from day one of the plan year.   | Full annual amount available from day one of the plan year.   | Up to amount deposited  | Up to amount deposited   | HRA funds are not typically deposited. The amounts are made available at the time of claims. |
| <div>Carryover rules</div>          | Up to <b>\$660</b> carryover of unused funds to the next year, if allowed by employer.              | Up to <b>\$660</b> carryover of unused funds to the next year, if allowed by employer.              | Full balance carries over each year   | There are typically no carryover rules, but DC FSA plans can have the grace period provision which extends the period of time to incur claims. | Allowed, but not common. Determined by employer when designing plan.                         |
| <div>Portability rules</div>        | <b>None.</b> Any underspent account balances may be subject to COBRA.                               | <b>None.</b> Any underspent account balances may be subject to COBRA.                               | <p><b>Yes. Balances carry over from year to year.</b></p> <p>Employee owns all balances in the account, regardless of employment status.</p>  | <b>None</b>  | <b>None</b>  |