

FSA vs. HSA

| | Health Care Flexible Spending Account | Health Savings Account |
|----------------------------|----------------------------------------------------------------|-------------------------------------|
| Medical Plan Option | For any medical option <u>except</u> the Blue Cross 60% option | Blue Cross 60% w/HSA |
| Employer Seed | None | Yes* |
| Can Invest Funds | No | Yes |
| Ownership of Funds | Funds are use or lose | You own the funds-they never expire |

* Note: The HSA company contribution is available if you enroll in the 60% Blue Cross option and accept the terms and conditions. The contribution is not available in the 4th quarter. Visit the HSA page for more details.