

FSA vs. HSA

	Health Care Flexible Spending Account	Health Savings Account
Medical Plan Option	For any medical option <u>except</u> the Blue Cross Blue Shield 60% option	Blue Cross Blue Shield 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 Blue Shield option and accept the terms and conditions. The contribution is not available if you open your HSA in the 4th quarter. Visit the HSA page for more details.