

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* |
| Account Earns Interest | No | 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.