

Spot the difference

Health savings accounts (HSAs) and health care flexible spending accounts (HC FSAs) can both help you save money on qualified medical expenses.

Consider these key differences when deciding which is right for you:

Explore the **differences**



Or scan to learn more



Funds always carry over year over year

You can invest the money for potential tax-free growth

Contributions may be pre-tax

Contributions may be tax-deductible

The account belongs to you, not your employer

You can contribute more for family coverage than individual coverage

100% of your elected amount is available day 1

To contribute, you must only be enrolled in an HSA-eligible health plan

You must be enrolled in the plan through your employer

You can use the funds for qualified medical expenses throughout retirement

HSA

Yes

Yes

Yes

Yes

Yes

Yes

Yes

Yes

HC FSA

Yes

Yes

Yes

Investing involves risk, including risk of loss.

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