

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

HSA

Yes

HC FSA

You can invest the money for potential tax-free growth

Yes

Contributions may be pre-tax

Yes

Yes

Contributions may be tax-deductible

Yes

The account belongs to you, not your employer

Yes

You can contribute more for family coverage than individual coverage

Yes

100% of your elected amount is available day 1

Yes

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

Yes

You must be enrolled in the plan through your employer

Yes

You can use the funds for qualified medical expenses throughout retirement

Yes



Investing involves risk, including risk of loss.

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