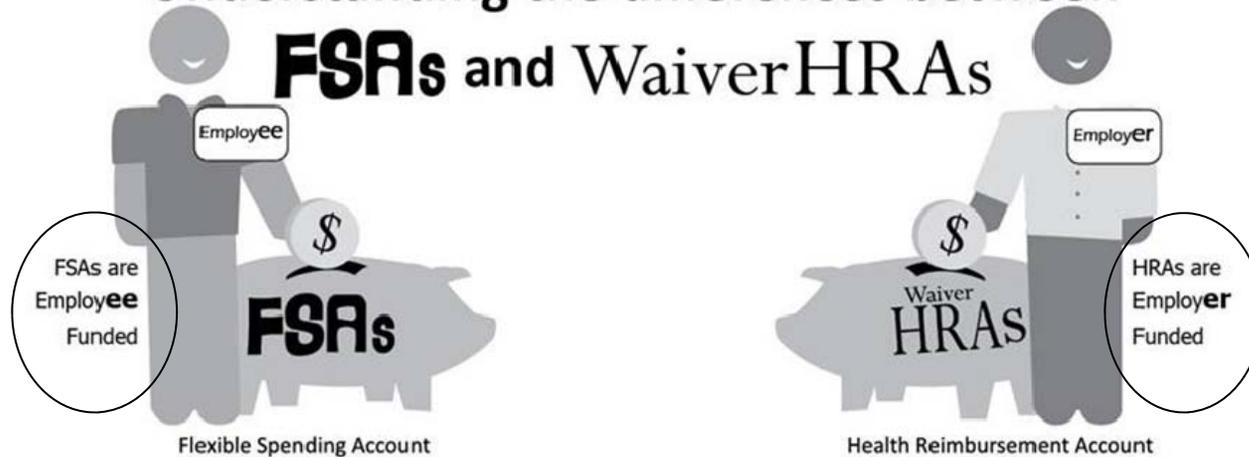


# FSA & HRA – Understanding the Differences

## Understanding the differences between

## **FSA**s and Waiver **HRA**s



Flexible Spending Account

Health Reimbursement Account

|                             | <b>FSA</b><br>Healthcare  | <b>FSA</b><br>Dependent Care   | <b>Waiver HRA</b>   | <b>Waiver HRA</b><br>Dental/Vision ONLY   |
|-----------------------------|---|--|---|---|
| Maximum Contribution Amount | \$2,500 Annually  | \$2,500 or \$5,000 Annually*   | \$2,100 Annually  | \$2,100 Annually  |
| Do Funds Rollover?          | No  | No   | Yes   | Yes   |
| Description                 | An expense account where you set aside pre-tax funds to reimburse yourself for qualified medical, dental and vision expenses. | An expense account where you set aside pre-tax funds to reimburse yourself for qualified dependent care expenses (day care, after school care or adult daycare). | An expense account where your employer sets aside funds to reimburse you for qualified medical, dental and vision expenses. | An expense account where your employer sets aside funds to reimburse you for qualified dental and vision expenses ONLY. |

\*based on tax-filing status