
 <b>FSA</b>	<b>VS</b>	 <b>HSA</b>
Who owns the account?	Employer		Employee
If I enroll in the PPO (co-pay) medical plan, in which account may I enroll?	Per IRS rules, you are only allowed to enroll in the FSA account		Per IRS rules, enrollment in HSA is not allowed
If I enroll in the High Deductible Health Plan, in which account may I enroll?	Per IRS rules, you may only enroll in a LIMITED PURPOSE FSA account (covering qualifying dental and vision expenses)		Per IRS rules, you may enroll in the HSA account
What is the name of the company administering the accounts?	Consolidated Administrative Services (CAS)		Consolidated Administrative Services (CAS)
Who contributes to plan?	Employees only		Employee & Employer Hugg/Hall contributes \$500 per year
Will funds rollover every year?	Yes, but limited to \$640; fund balances exceeding \$640 are forfeited.		Yes, entire balance rolls over from year to year
Will FSA/HSA enrollments automatically carry over to the new plan year?	No, employees must RE-ENROLL each year at Open Enrollment		Yes
What is the maximum contribution?	\$3200 per year		\$4150 (SINGLE) per year \$8300 (FAMILY) per year Catchup for 55 & over \$1000
When are funds available?	All funds immediately available upon FSA effective date		Once payroll contributions are processed & deposited into HSA

<b>How do I spend the money in my account?</b>	<b>You are issued a debit card from Consolidated Administrative Services (CAS)</b>		<b>You are issued a debit card from Consolidated Administrative Services (CAS)</b>
<b>May I change my contribution at any time?</b>	<b>No, only at Open Enrollment and (limited) Qualifying Events</b>		<b>Yes</b>
<b>If I terminate employment may I take account funds with me?</b>	<b>No, FSA account ends with termination</b>		<b>Yes, funds go with you</b>
<b>Are the contributions taxed?</b>	<b>No</b>		<b>No</b>
<b>Why enroll?</b>	<b>To save PRE-tax dollars for out of pocket health expenses</b>		<b>To save PRE-tax dollars for out of pocket health expenses</b>