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| Fund availability | Funds available as you contribute | Get full annual amount on day 1 of plan year |
| Fund expiration | | |
| Contribution changes | Change or update anytime | Only during enrollment or 'qualifying life event' |
| Health plan type | Requires HSA-qualified health plan | Works with any health plan type |
| Contribution limits[^] | \$7,750 (Family plan) \$3,850 (Individual plan) | \$2,850 (regardless of plan type) |
| Account compatibility (if offered by employer) | <ul style="list-style-type: none"> • Dependent Care FSA • Commuter Benefits • Health Reimbursement Arrangement • Limited Purpose FSA | <ul style="list-style-type: none"> • Dependent Care FSA • Commuter Benefits • Health Reimbursement Arrangement few exceptions. Please consult a tax advisor regarding your sta |

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¹Estimated potential tax savings are based on a \$7,500 family HSA contribution and 20% effective tax rate including applicable state and federal income taxes. Actual tax savings will vary based on your contribution amount and specific tax situation. | ²Estimated potential tax savings are based on a \$2,500 contribution and a 20% effective tax rate, including applicable state and federal income taxes. Actual tax savings will vary based on your specific tax situation. | ³Investments made available to HSA members are subject to risk, including the possible loss of the principal invested, and are not FDIC or NCUA insured, or guaranteed by HealthEquity, Inc. | ⁴Contribution limits are accurate as of 10/01/2022. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice. Always consult a professional when making life-changing decisions. | Copyright © 2022 HealthEquity, Inc. All rights reserved. HSAvsFSA-One-pages-2022.indd