

# Your FSA & HRA\*

Your employer has provided you with an FSA & HRA\* account to help you pay for your healthcare expenses including deductibles, co-pays, dental and vision. Using these accounts in tandem provides significant tax savings!



## Medical Flexible Spending Account (FSA)

- You can add your own funds
- Think of your FSA as "short-term" savings
- At end of plan year, account will have annual carryover limit or "use it or lose it rule". Funds in excess of the carryover limit must be depleted or they will be forfeited

## Health Reimbursement Arrangement (HRA)\*

- Only employer can add funds
- Think of your HRA as "long-term savings"
- Unused funds rollover annually and gain interest
- Use HRA funds in your retirement years - when you may need it most!

**Usually FSA funds should be used before HRA funds. Make sure to check your plan documents to know which account's funds you should be using first.**