



	Health Savings Account (HSA)	Traditional Flexible Spending Account (FSA)	Limited Purpose Flexible Spending Account (LPFSA)
What is the purpose of these accounts?	Use to pay for eligible, out of pocket medical, Rx, dental and vision expenses.	Use to pay for eligible, out of pocket medical, Rx, dental and vision expenses.	Use to pay for eligible, out of pocket dental and vision expenses. Applies when you are enrolled in the HDHP with a HSA.
Under which Salesforce health care plans is this account available?	High Deductible Health Plan (HDHP) Premium and Standard only	Kaiser HMO, Aetna HMO and Aetna PPO	High Deductible Health Plan (HDHP) Premium and Standard only
How does this save me money?	You don't pay Federal taxes on the money you contribute to your HSA, on the money you withdraw to pay for eligible expenses, or on the interest or investment earnings. You also save on state income taxes in some states.	You don't pay Federal or State taxes on the money you contribute to your FSA, or on the money you withdraw to pay for eligible expenses.	You don't pay Federal or State taxes on the money you contribute to your LPFSA, or on the money you withdraw to pay for eligible expenses.
What types of expenses are allowable?	HDHP medical, Rx, dental, vision	Medical, Rx, dental, vision	Dental and vision
Who can contribute?	HDHP Premium: The employer and the employee HDHP Standard: The Employee	The employee	The employee
How do I make my contributions?	Via pre-tax payroll contributions or with post-tax contributions	Via pretax payroll contributions	Via pretax payroll contributions
What is the maximum contribution allowed for the calendar year?	\$3,400 - Single \$6,750 - Family + \$1,000 - if age 55 or older (Employee and employer contributions combined)	\$2,550	\$2,550
How often can I change my contribution amount?	At any time	Allowed during the plan year only if you experience a qualifying change in family status.	Allowed during the plan year only if you experience a qualifying change in family status.
When do the funds become available to me?	Upon deposit. Funds must be available for use. Once available, you can claim funds for eligible expenses effective with the effective date of your HSA.	Full election available immediately on January 1 or the first day that you are eligible for benefits	Full election available immediately on January 1 or the first day that you are eligible for benefits
Do funds roll-over from year to year?	Yes	You can roll over up to \$500 in unused funds at the end of the calendar year. Any funds over \$500 will expire.	You can roll over up to \$500 in unused funds at the end of the calendar year. Any funds over \$500 will expire.
Who owns unused funds?	Employee	Employer	Employer
Can I earn money on my account balance?	Yes, via interest on savings and on mutual fund investments.	No	No
How can I withdraw my funds to pay for eligible expenses?	Debit card or online reimbursement	Debit card or online reimbursement	Debit card or online reimbursement
What is my deadline for reimbursements?	No deadline	March 15 of the next year	March 15 of the next year
Are the funds portable upon termination?	Yes	No	No