



Salesforce 2020 Spending Account Comparison

	Health Savings Account (HSA)	Health Care Flexible Spending Account (HCFSA)	Limited Purpose Health Care Flexible Spending Account (LPFSA)	Dependent Care Flexible Spending Account (DCFSA)
Who owns the account?	Employee / Individual	Employer (held in employee's name)	Employer (held in employee's name)	Employer (held in employee's name)
Which medical plans are eligible for this account?	HDHP Premium HDHP Standard	Aetna/UHC EPO Aetna/UHC PPO Kaiser CA/OR Waived Medical	HDHP Premium HDHP Standard	All Medical Plans Waived Medical
What contribution does Salesforce make to this account?	HDHP Premium Plan Only: Employee Only - \$750* Family - \$1,500* *amounts are prorated if you join the plan mid-year	None	None	None
What expenses are eligible for reimbursement?	Medical, dental, vision and prescription expenses Examples of eligible expenses	Medical, dental, vision and prescription expenses Examples of eligible expenses	Dental, vision, post-deductible medical and prescription expenses	Day care related expenses for children under 13, as well as adult dependents Examples of eligible expenses
How much can I contribute each year?	Single - \$3,550* Family - \$7,100* + Additional \$1,000 Catch-up Contribution allowed if age 55 or older *Includes Salesforce's contribution	\$2,700	\$2,700	OTE as of 10/1/19 < \$250,000: \$5,000 OTE as of 10/1/19 ≥ \$250,000: \$2,500
Do unused funds rollover at year-end?	All unused funds rollover every year and stay with you even if you change plans or leave Salesforce	Any unused contributions starting at \$20 up to \$500 will roll over to the next year and funds are available starting June 1	Any unused contributions starting at \$20 up to \$500 will roll over to the next year and funds are available starting June 1	No rollover allowed

This comparison chart contains highlights of benefit options available to you. These are not complete descriptions of the benefits. If there is any conflict between this comparison chart and the official plan documents, the official plan documents will govern.

	Health Savings Account (HSA)	Health Care Flexible Spending Account	Limited Purpose Health Care Flexible Spending Account	Dependent Care Flexible Spending Account
When are funds available for me to use?	Upon deposit If enrolled in the Premium Plan, your employer contribution is deposited in full in January or the month after you become eligible for the benefit	Full election available immediately on January 1 or the first day that you are eligible for the benefit	Full election available immediately on January 1 or the first day that you are eligible for the benefit	Upon deposit
What is the deadline for reimbursement?	No deadline	April 30 of the next year	April 30 of the next year	April 30 of the next year
Can I invest the money in my account?	Yes, any balance greater than \$500 can be invested	Cannot be invested	Cannot be invested	Cannot be invested
Can I contribute while enrolled in Medicare?	Contributions cannot be made once an individual has Medicare coverage	Participation is not dependent on Medicare coverage	Participation is not dependent on Medicare coverage	Participation is not dependent on Medicare coverage
When can I change my contribution amount?	At any time	Only if you experience a qualifying change in family status	Only if you experience a qualifying change in family status	Only if you experience a qualifying change in family status
What are the tax advantages?	No Federal tax on contributions, investment earnings or distributions (if used for an eligible expense). Many states also provide tax advantages.	No Federal or State tax on contributions or withdrawals	No Federal or State tax on contributions or withdrawals	No Federal or State tax on contributions or withdrawals
Can I use the account for ineligible expenses?	Funds used for non-eligible expenses are subject to income tax and a 20% penalty unless used in retirement (after age 65)	Not allowed	Not allowed	Not allowed

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