

Health Account Comparison

2026

	HSA	FSA
Contributions are tax-free ¹ , withdrawals for qualified medical expenses are tax free	✓	✓
Reduces out-of-pocket medical expenses	✓	✓
Can use funds for self, spouse and/or tax dependents	✓	✓
Annual contribution limits	- In 2026: \$4,400 for single coverage; \$8,750 for family (+\$1,000 catch-up if 55+ years old) - Employer contributions of \$500 for employee only coverage/\$1000 for any family coverage.	The IRS sets the contribution limit.
Unused funds roll over year after year	✓	X
Can change payroll contribution amount at any time	✓	X
Can take account with you if you change jobs or health plans, or retire	✓	X
Funds can be used during retirement	✓	X
Earns tax-free interest	✓	X
Allows for investing ² and tax-free earnings	✓	X
Who can fund the account	Employer, Employee or any Third Party	Employee Only
Availability of funds	Available as deposited	Total annual election amount is available at start of plan year/upon enrollment.

For more information, visit www.Anthem.com or call member services at:

855.285.4212



Anthem, Inc. does not provide legal, tax, financial or medical advice. Always consult a professional when making life changing decisions. It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted.

¹ HSAs are never taxed at a federal income tax level when used appropriately for qualified medical expenses. Also most states recognize HSA funds as tax-free with very few exceptions. Please consult a tax advisor regarding your state's specific rules.

² Investments available to HSA holders are subject to risk, including the possibility of loss of the principal invested and may not be eligible for federal depository insurance by the FDIC or NCUA. Anthem, Inc. does not provide financial advice. HSA holders making investments should review the applicable fund's prospectus. Investment options and thresholds may vary and are subject to change. Consult your advisor or the IRS with any questions regarding investments of on filing your tax return.