## **Health Account Comparison**

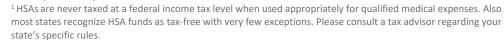
2026

|   | HSA   | FSA  |
|---|---|--|
| Contributions are tax-free <sup>1</sup> , withdrawals for qualified medical expenses are tax free | <b>√</b>  | ✓  |
| Reduces out-of-pocket medical expenses  | ✓   | ✓  |
| Can use funds for self, spouse and/or tax dependents  | ✓   | ✓  |
| Annual contribution limits  | <ul> <li>In 2026: \$4,400 for single coverage;<br/>\$8,750 for family (+\$1,000 catch-up if<br/>55+ years old)</li> <li>Employer contributions of<br/>\$500 for employee only<br/>coverage/\$1000 for any family<br/>coverage.</li> </ul> | 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 <sup>2</sup> and tax-free earnings   | ✓   | X  |
| Who can fund the account  | Employer, Employee or any<br>Third Party  | Employee Only  |
| Availability of funds   | Available as deposited  | Total annual election amount is available at start of plan year/upon enrollment. |



## 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.



<sup>2</sup> 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.

