

	<b>HSA</b>	<b>FSA</b>	<b>Limited FSA</b>	<b>Dependent Care FSA</b>
<b>Type of account</b>	Health Savings Account <i>(Paired with HDHP/Bluebonnet Plan enrollment for Active Employees)</i>	Health Flexible Spending Account	Limited Flexible Spending Account <i>(Only FSA option if enrolling in the HSA)</i>	Dependent Care Flexible Spending Account
<b>Who owns the account?</b>	Individual/employee	Employer		Employer
<b>Who may fund the account?</b>	Anyone can make contributions to an individual's HSA, including employer and/or employee. <i>(Employee must be enrolled in the HDHP/Bluebonnet plan to make/receive contributions)</i>	Employee		Employee
<b>How is the account funded?</b>	Per pay period. You can only use what has been contributed to the account.	Fully funded on effective date. All funds are available on the effective date. Contributions will continue to be deducted per pay period.		Per pay period. You can only use what has been contributed to the account.
<b>Is there an annual contribution limit?</b>	\$3,850 Ind. \$7,750 Family (2023) Catch-up contributions: \$1,000/year– age 55 by end of tax year <i>(Includes employee and employer contributions if applicable)</i>	For plan years beginning in 2023, employees can contribute up to \$3,050.		\$5,000 per plan year can be contributed to the account <i>(\$2,500 if an employee's spouse also participates in a dependent care plan)</i>
<b>Can unused funds be rolled over from year to year?</b>	Yes	Yes, participants can rollover up to \$610 of unused funds into the 2024 plan year. In addition to the rollover, you can submit claims incurred during the plan year through March 31 of the following year.		No, but you can submit claims incurred during the plan year through March 31 of the following year.
<b>What expenses are eligible for reimbursement?</b>	-Eligible Medical, Dental and Vision Expenses as established by <a href="#">IRS Publication 502</a> and as outlined by <a href="#">Optum Bank</a> . -COBRA premiums -Qualified Long Term Care premiums -Health premiums while receiving unemployment benefits -If Medicare eligible due to age, health insurance premiums except medical supplement policies	Eligible <b>Medical, Dental and Vision</b> Expenses as established by <a href="#">IRS Publication 502</a> .	Eligible <b>Dental and Vision</b> Expenses as established by <a href="#">IRS Publication 502</a> .	Qualified Dependent Care Expenses including, but not limited to: day care, nanny and after school expenses as established by <a href="#">IRS Publication 503</a> .