



InterLutions

Innovative Business Solutions

<h1>FSA</h1> <p>Flexible Spending Account</p>	<h1>HRA</h1> <p>Health Reimbursement Arrangement</p>	<h1>HSA</h1> <p>Health Savings Account</p>
Employer-owned, but employee-funded	Employer-owned and funded	Employee-owned and funded (employers may also contribute)
Limits in 2024 - \$3,200	Limits determined by employer	Limits in 2025 Individual - \$4,300 Family - \$8,550
IRS-approved medical/vision/dental expenses	Employer-approved expenses	IRS-approved medical/vision/dental expenses
High-deductible plan not required	High-deductible plan not required	High-deductible plan required
Contributions are tax free	*Contributions are tax free (employer) *Benefits not taxed as employee income	*Contributions, withdrawals for medical expenses, and account growth are tax free
No investment option	No investment option	Ability to invest after meeting minimum threshold
No portability	No portability	Portable - stays with HSA holder