














HSA, HRA, FSA

WHAT'S THE DIFFERENCE?

Be You.
Live Well.

AEO

	HEALTH SAVINGS ACCOUNT (HSA)	HEALTH REIMBURSEMENT ACCOUNT (HRA)	HEALTH CARE FLEXIBLE SPENDING ACCOUNT (FSA)
Paired with	High Deductible Plan: Cigna HSA or Economy HSA Plan, or Kaiser Permanente High or Low HDHP	HRA Plan: Cigna HRA or Kaiser Permanente \$2,000 HRA	Anyone not enrolled in an HSA (can be enrolled in HMO, PPO, HRA plan or no medical plan) ¹
Does AEO contribute?	 <p>Cigna HSA Plan or Kaiser Permanente High HDHP: \$500 for individual coverage or \$1,000 for family coverage</p> <p>Cigna Economy HSA Plan or Kaiser Permanente Low HDHP: \$250 for individual coverage or \$500 for family coverage</p>	 <p>\$500 for individual coverage or \$1,000 for family coverage</p>	
Can I contribute?	 <p>Up to \$4,300 for individual coverage or \$8,550 for family coverage (AEO's contributions count toward this annual maximum)</p>		 <p>Up to \$3,300</p>
Does my balance carry over from year to year?		 <p>Balance is capped at \$2,500 for individual coverage or \$5,000 for family coverage</p>	 <p>Carry over up to \$660</p>  <p>Lose any amounts over \$660</p>
Can I take it with me if I leave AEO?			

¹ If you're enrolled in a High Deductible Plan, you can contribute to a Limited Purpose FSA that you can use for dental and vision expenses.