NueSynergy
CUSTOMER FOCUSED & TECHNOLOGY DRIVEN

WHICH **ACCOUNT** IS **RIGHT** FOR **ME?**

	HEALTH SAVINGS ACCOUNT (HSA)	FLEXIBLE SPENDING ACCOUNT (FSA)	HEALTH REIMBURSEMENT ACCOUNT (HRA)
WHO FUNDS THE ACCOUNT?	Employee and/or employer	Employee only	Employer only
WHO OWNS THE ACCOUNT?	Employee	Employer	Employer
WHAT ARE THE EMPLOYEE TAX SAVINGS?	Contributions are tax free, and there is tax-free distribution on qualified expenses. Non-qualified expenses: 20% penalty + taxes. After age 65, funds can be withdrawn and used for medical expenses tax free. If funds are used for expenses other than medical, they will be taxed as income.	Contributions are tax free, and there is tax-free distribution on qualified expenses.	Qualified expenses are tax free.
IS COBRA APPLICABLE?	Not applicable	Applies to health care account and/or limited health care account only.	Not applicable
ARE FUNDS AVAILABLE PROIR TO FUNDING?	No	Yes - Health Care and Limited Purpose FSA No - Dependent Care FSA	No
WHAT IS THE MAXIMUM CONTRIBUTION LIMIT?	2025: $4,300 individual / $8,550 family 2026: $4,400 individual / $8,750 family Catch up: $1,000 (age 55-65 not enrolled in Medicare A or B)	2026 Health Care FSA: $3,400 2026 Limited Purpose FSA: $3,400 Dependent Care FSA: $7,500 (married filing jointly or head of household) $3,750 (single or married filing separately)	HRA contribution amounts are the same as the HSA employer contribution amounts.
WHAT IS THE QUALIFIED HIGH DEDUCTIBLE HEALTH PLAN (HDHP) REQUIREMENT?	2025: Out-of-pocket maximum cannot exceed $8,300 for an individual or $16,600 for a family. 2026: Out-of-pocket maximum cannot exceed $8,500 for an individual or $17,000 for a family.	Not required	Eligible if enrolled in Medical Plans C, J, N or Q
CAN FUNDS ROLL OVER?	Yes, all unused funds are carried over with no maximum.	Yes. Health Care and Limited Purpose (only): Maximum rollover is $680 total, not per year.	No
SUBJECT TO A QUALIFIED CHANGE IN STATUS RULES?	No	Yes	No
WHO OWNS FUNDS OF A TERMINATED EMPLOYEE?	Employee	Employer	Employer
IS A DEBIT CARD AVAILABLE?	Yes	Yes	Yes

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