Benefits | FSA and HSA FAQ's

1. What are some differences between a Healthcare or Dependent Care Flexible Spending Account (FSA) and a Health Savings Account (HSA)?

	Healthcare Flexible Spending Account (HCFSA)	**Dependent Care Flexible Savings Account (DCFSA)**	**Health Savings Account (HSA)**
Health Plan Eligibility	Benefit eligible employees can enroll in a HCFSA if you have PPO1, PPO2, HMO, Traditional or No Coverage	Benefit eligible employees can enroll in a DCFSA account under all health plans	Benefit eligible employees can enroll in an HSA **only** if you have the HSA Medical Plan.
Purpose	Allows you to use pretax dollars to pay for qualified medical, dental, vision and prescription expenses	Allows you to use pretax dollars to reimburse yourself for eligible childcare and adult care expenses	Allows you to use pretax dollars to pay for qualified medical, dental, vision and prescription expenses
Contribution Minimum and Maximums for **2026**	\$100 - \$3,300	\$100 - \$7,500	Single: \$100-\$4,400 Family: \$100-\$8,750
Contribution Minimum and Maximums for **2027**	\$100 - \$3,400	\$100 - \$7,500	Single: \$100-\$4,500 Family: \$100-\$9,000
Can additional funds be deposited if you are over age 55?	No	No	Yes, employees can contribute an additional \$1,000 if over age 55
County (Employer) Contribution (prorated)	None **may vary by bargaining unit*	None	100% Deposited with the first paycheck in the month that you are benefit eligible (prorated monthly if hired mid-year). *Amount varies by bargaining unit.*

	Healthcare Flexible Spending Account (HCFSA)	Dependent Care Flexible Savings Account (DCFSA)	Health Savings Account (HSA)
Are employee contributions taken pre-tax?	Yes	Yes	Yes
When are funds available?	All funds are available for reimbursement on January 1st	Funds are available for reimbursement as they are contributed throughout the year	Funds are available as they are contributed throughout the year
Can funds be carried over?	Yes, a maximum of $660 can be rolled over into 2027. A maximum of $680 can be rolled over into 2028. All other funds will be forfeited.	No	Yes, all unused funds can be rolled over year after year, as well into retirement.
Can I invest funds?	No	No	Yes, after there is a balance of $1,000 or more.
Can I change the amount that I am contributing throughout the year?	Only with a qualifying life event	Only if your care needs change	Yes, contributions can be adjusted at any time.
What time limits are There for the **2026** plan year?	2026 expenses must be incurred by 12/31/26. 2026 claims must be submitted by 4/30/27.	2026 expenses must be incurred by 12/31/26. 2026 claims must be submitted by 4/30/27.	2026 expenses must be incurred by 12/31/26. 2026 claims must be submitted by 4/30/27.
What time limits are There for the **2027** plan year?	2027 expenses must be incurred by 12/31/27. 2027 claims must be submitted by 4/30/28.	2027 expenses must be incurred by 12/31/27. 2027 claims must be submitted by 4/30/28.	2027 expenses must be incurred by 12/31/27. 2027 claims must be submitted by 4/30/28.

2. How do I request a new card for my Healthcare FSA or Health Savings Account?

You can call HealthEquity at 866-346-5800 to request a new card for yourself or your eligible dependent. You can also order a new card or request a card for your eligible dependent by logging into your account. Please allow up to three weeks for your card to arrive.

- Healthcare FSA Login
- Health Savings Account Login

3. What options are available for investing my Health Savings Account?

HealthEquity offers a range of support and options for investing. You can find more information about your options here.

4. Does HealthEquity have an app that I can download?

Yes, search for the "EZ Receipts" app for iOS or Android. Look for this logo:

5. How can I contact HealthEquity for assistance?

You can reach HealthEquity Member Services at 866-346-5800.