

<div> <div> <div>THE ADVENTURES OF</div> <div>CAPTAIN CONTRIBUTOR™</div> <div>& BETTY THE BENEFACTRESS</div> </div> <div> </div> </div>			
	<div> </div> <div>FLEXIBLE SPENDING ACCOUNT (FSA)</div>	<div> </div> <div>HEALTH REIMBURSEMENT ARRANGEMENT (HRA)</div>	<div> </div> <div>HEALTH SAVINGS ACCOUNT (HSA)</div>
Funded by	<div> </div> <div>Employer-owned, but employee-funded</div>	<div> </div> <div>Employer-owned and funded</div>	<div> </div> <div>Employee-owned and funded (Employers may also contribute)</div>
Contribution Limits	<div> </div> <div>See IRS website</div>	<div> </div> <div>Determined by Employer</div>	<div> </div> <div> In 2020 Individuals: \$3,550 Families: \$7,100 </div>
Eligible Expenses	<div> </div> <div>IRS-approved medical/vision/dental expenses for participant and qualified dependents</div>	<div> </div> <div>Employer-approved healthcare expenses for employee and qualified dependents. Some HRAs allow for insurance premium payments</div>	<div> </div> <div>IRS-approved medical/vision/dental expenses for participant and qualified dependents</div>
Plan Requirement	<div> </div> <div>High Deductible Health Plan <u>not</u> required</div>	<div> </div> <div>High Deductible Health Plan <u>not</u> required</div>	<div> </div> <div>High Deductible Health Plan <u>required</u></div>
Tax Advantages	<div> </div> <div>Contributions are tax-free</div>	<div> </div> <div> <ul style="list-style-type: none"> Contributions are tax-free (Employer) Benefits are not taxed as employee income </div>	<div> </div> <div> <ul style="list-style-type: none"> Contributions are tax-free Withdrawals for qualified medical expenses are tax-free Account growth (interest-earned and investment returns) is tax-free </div>
Rollover or Grace Period	<div> </div> <div> If allowed by employer plan: <ul style="list-style-type: none"> Rollover of \$500, or Grace period of up to 2.5 months for unused balance </div>	<div> </div> <div>Yes, if allowed by employer plan</div>	<div> </div> <div>Yes. Funds roll over at the end of the plan year</div>
Investment	<div> </div> <div>No investment option</div>	<div> </div> <div>No investment option</div>	<div> </div> <div>Ability to invest funds after meeting minimum threshold</div>
Portability	<div> </div> <div>No portability</div>	<div> </div> <div>No portability</div>	<div> </div> <div>Yes - HSA stays with the account holder</div>