

	Healthcare Flexible Spending Account <b>HCFSA</b>	Limited Purpose Flexible Spending Account <b>LPFSA</b>	Health Savings Account <b>HSA</b>	Dependent Care Flexible Spending Account <b>DCFSA</b>
<div>Can be used to reimburse</div>	Eligible medical, dental, vision and Rx expenses	Eligible vision and dental expenses only	Eligible healthcare expenses, COBRA premiums, LTC premiums, retiree healthcare premiums	Eligible dependent daycare costs
<div>Plan considerations</div>	Can't be used when enrolled in HSA	Can be used in addition to an HSA account	Only offered in conjunction with a High Deductible Health Plan (HDHP). Participation in any disqualifying plans will make a participant ineligible. Example of disqualifying plans: Healthcare FSA (including if your spouse participates in a Healthcare FSA through their employer), a traditional PPO or HMO plan, any part of Medicare.	Dependents include children under age 13 and/or a spouse and adult dependent unable to care for themselves.
<div>Funded by</div>	Generally, the employee, although employers can contribute following certain rules and limitations.	Generally, the employee, although employers can contribute following certain rules and limitations.	Employee, employer or both	Generally, the employee, although employers can contribute following certain rules and limitations.
<div>Funding limits</div>	Annual limit: \$3,300	Annual limit: \$3,300	2025 annual limits: \$4,300 for employee only; \$8,550 for family coverage. Additional \$1,000 catch up contribution if 55 or older. 2026 annual limits: \$4,400 for employee only; \$8,750 for family coverage. Additional \$1,000 catch up contribution if 55 or older.	*Annual household limit: \$7,500 for married filing jointly or a single parent; \$3,750 per parent if filing separately
<div>Funds are available</div>	Full annual amount available from day one of the plan year.	Full annual amount available from day one of the plan year.	Up to amount deposited	Up to amount deposited
<div>Carryover rules</div>	2025: Up to \$660 carryover of unused funds to the next year, if allowed by employer.	2025: Up to \$660 carryover of unused funds to the next year, if allowed by employer.	Full balance carries over each year	There are typically no carryover rules, but DC FSA plans can have the grace period provision which extends the period of time to incur claims.
<div>Portability rules</div>	None. Any underspent account balances may be subject to COBRA.	None. Any underspent account balances may be subject to COBRA.	Yes. Balances carry over from year to year. Employee owns all balances in the account, regardless of employment status.	None