



HSA VERSUS FSA

Health Savings Accounts (HSAs) and Flexible Spending Accounts (FSAs) help Opolis members save for their medical expenses by using pre-tax money to pay for qualified medical costs



Funds in HSA accounts roll over year over year, following you across projects or employers



Funds in FSA accounts are use-it-or-lose-it by end of year, or if you switch projects or employers



HSA funds are investible. You can earn additional income on your unused balance



FSA funds are not investible



You can change your contribution amounts to your HSA at any time throughout the year



FSA contributions are set at the beginning of the plan year, and can only be altered in cases of a qualifying event



Only C-Corp Opolis Members are eligible for the tax-advantaged HSAs, FSAs, and DCRAs. Members that select the 'S-Corp' designation are not eligible for tax-advantaged accounts.