

Which Inspira Financial account is best for you?

It's important to take time to learn the differences between each tax-advantaged account. This way, you can decide which account works best for you. Below is a comparison of Inspira's tax-advantaged accounts – Flexible Spending Account (FSA), Health Savings Account (HSA), Limited Purpose Flexible Spending Account (LPFSA) and Health Reimbursement Account (HRA).

	Flexible Spending Account (FSA) – health care and dependent care	Health Savings Account (HSA)	Limited Purpose Flexible Spending Account (LPFSA)	Health Reimbursement Account (HRA)
What is it?	You can set aside money from your paycheck (on a pretax basis) to use for eligible expenses. The two types of FSAs available are: <ul style="list-style-type: none"> • Health Care FSA • Dependent Care FSA 	A health care account you can contribute to with pretax and post-tax dollars. Funds are used to pay for eligible health care expenses.	This is a flexible spending account that works alongside an HSA. You contribute pretax dollars to help pay for eligible dental and vision expenses, and sometimes prescriptions (depending on your plan).	A health care account funded by an employer to help pay for eligible health care expenses.
What are some benefits?	Helps reduce your taxable income and increase your take home pay.	Helps reduce your taxable income and increase your take home pay. This account also helps save funds for future health care expenses, even in retirement.	Helps reduce your taxable income and increase your take home pay. This account also helps you save your HSA dollars for future health care expenses.	You get to use money from your employer to pay for eligible health care expenses.
Who's eligible?	Determined by the employer. Generally includes full-time employees. Note: If you enroll in a Health Care FSA, you or your spouse cannot contribute to a HSA at the same time.	Individuals covered by a high deductible health plan (HDHP). You can't: <ul style="list-style-type: none"> • Be covered by another health insurance plan, a Health Care FSA, or HRA • Have Medicare or TRICARE • Have used Veterans Affairs (VA) medical benefits in the prior three months -- except in cases where the hospital care or medical services were for a service-connected disability. • Be claimed as a dependent on someone else's tax return Note: If you enroll in a HSA, you or your spouse can't contribute to a health care FSA at the same time.	Determined by the employer. Generally, includes employees enrolled in and contributing to an HSA.	Determined by the employer.

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<p>Who can contribute and how much?</p>	<p>Health Care FSA: An employee and/or employer can contribute up to current IRS contribution limit, \$3,300*.</p> <p>Dependent Care FSA: An employee can contribute up to the current IRS contribution limit, \$5,000*.</p> <p>*This limit is subject to change annually includes all contributions.</p> <p>Note: The employer may set a lower limit, along with a minimum contribution amount.</p>	<p>An employee and/or employer can contribute up to current IRS contribution limits:</p> <p>2026 Maximum Contributions*</p> <p>-- Single coverage: \$4,400</p> <p>-- Family coverage: \$8,750</p> <p>* This limit is subject to change annually, and includes all contributions.</p> <p>Note: If you're age 55 or older, you can contribute up to another \$1,000 annually.</p>	<p>An employee and/or employer can contribute up to current IRS contribution limit, \$3,300*.</p> <p>* This limit is subject to change annually, and includes all contributions.</p> <p>Note: The employer may set a lower limit, along with a minimum contribution amount.</p>	<p>The employer determines the amount contributed to the account.</p>
<p>What expenses are eligible?</p>	<p>View the list of eligible expenses on inspirafinancial.com</p>	<p>View the list of eligible expenses on inspirafinancial.com</p>	<p>View the list of eligible expenses on inspirafinancial.com</p>	<p>The employer determines the eligible expenses for this account.</p>
<p>Who can use the account funds?</p>	<p>Account funds are used for you, your spouse and tax dependent.</p>	<p>Account funds are used for you, your spouse and tax dependent.</p>	<p>Account funds are used for you, your spouse and tax dependent.</p>	<p>Account funds are used for you, your spouse and tax dependent.</p>
<p>When can I start using my account funds?</p>	<p>Health Care FSA: Your full contribution is available at the start of the plan year.</p> <p>Dependent Care FSA: Funds are available as they are deposited into your account.</p> <p>All funds are used for eligible expenses incurred during the plan year.</p>	<p>Funds are available as they are deposited into your account.</p> <p>All funds are used for eligible expenses incurred once you enroll in an HSA, and have funds available in your account.</p>	<p>Your full contribution is available at the start of the plan year.</p> <p>All funds are used for eligible expenses incurred during the plan year.</p>	<p>Funds are available as they are deposited into your account.</p> <p>Note: If you have a Health Care FSA and an HRA, the Health Care FSA funds are typically used first. Availability of funds is subject to plan details.</p>
<p>How do I access the funds?</p>	<p>Use the Inspira Card®, your account debit card (if offered). Pay for eligible expenses with cash, check or personal credit card. Then submit a claim to pay yourself back. Use online bill payment to pay your provider directly (if offered).</p>	<p>Use the Inspira Card your account debit card (if offered). Pay for eligible expenses with cash, check or personal credit card. Then you can use linked banking to pay yourself back. Use online bill payment to pay your provider directly.</p>	<p>Use the Inspira Card®, your account debit card (if offered). Pay for eligible expenses with cash, check or personal credit card. Then submit a claim to pay yourself back. Use online bill payment to pay your provider directly (if offered).</p>	<p>Use the Inspira Card®, your account debit card (if offered). Pay for eligible expenses with cash, check or personal credit card. Then submit a claim to pay yourself back. Use online bill payment to pay your provider directly (if offered).</p>

	Flexible Spending Account (FSA)	Health Savings Account (HSA)	Limited Purpose Flexible Spending Account (LPFSA)	Health Reimbursement Account (HRA)
Will my unused funds carry over to the next year?	<p><u>Health Care FSA:</u> Maybe -- If your employer offers the “carryover” option, you may be able to carry over up to \$640 of your unused funds to the next plan year. Check your plan details to confirm.</p> <p><u>Dependent Care FSA:</u> No -- Any unused funds are forfeited at the end of the plan year.</p>	<p>Yes -- Your HSA funds continue to roll over year after year. If you change employers, leave the workforce or retire, your HSA stays with you.</p>	<p>Maybe -- If your employer offers the “carryover” option, you may be able to carry over up to \$640 of your unused funds to the next plan year. Check your plan details to confirm.</p> <p>If the “carryover” isn’t offered, any unused funds are forfeited at the end of the plan year.</p>	<p>Maybe - The employer determines if funds will rollover</p> <p>Note: Fund rollover dependent on plan details.</p>
Do I need to submit documentation for an expense?	<p><u>Health Care FSA:</u> Yes -- An itemized receipt or Explanation of Benefits (EOB) from your insurance provider is required when you submit a claim.</p> <p><u>Dependent Care FSA:</u> An itemized receipt from the provider, or the provider can sign the claim form.</p> <p>Note: You may also have to provide documentation to verify a Inspira Card purchase.</p>	<p>No -- Documentation isn’t required.</p> <p>Note: It’s still important to save your documentation as the IRS <i>may</i> request documentation to verify funds were used for an eligible item.</p>	<p>Yes -- An itemized receipt or Explanation of Benefits (EOB) from your insurance provider is required when you submit a claim.</p> <p>Note: You may also have to provide documentation to verify a Inspira Card purchase.</p>	<p>Yes -- An itemized receipt or Explanation of Benefits (EOB) from your insurance provider is required when you submit a claim.</p> <p>Note: You may also have to provide documentation to verify a Inspira Card purchase.</p>
Can I earn interest on the funds in my account?	<p>No.</p>	<p>Yes -- The HSA cash account earns interest and is FDIC-insured.</p> <p>Note: Mutual fund investment options are also available once you have a minimum balance in your HSA cash account. This minimum is typically \$1,000 but can vary by employer.</p>	<p>No.</p>	<p>No.</p>

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