

### HSAs and FSAs: Pre-tax Savings Accounts

	Health Savings Account (HSA)	Limited Purpose Healthcare FSA (LPFSA)	Healthcare FSA (HCFSA)	Dependent Care FSA (DCFSA) For day care expenses only
<b>Do I need to be enrolled in a particular medical plan to participate?</b>	Yes, you must be enrolled in a High Deductible Health Plan (HDHP) and you will automatically be enrolled in the HSA.	Yes, you must be enrolled in the HDHP. Your FSA is automatically limited to dental and vision expenses only.	No, if you are not enrolled in a HDHP, you may use the HealthCare FSA for medical, dental and vision expenses	No, all full-time associates may enroll in a dependent care FSA. A Dependent Care FSA is to help you pay for childcare and elder care expenses so you can continue to work.
<b>Can I use the account to pay for vision or dental expenses?</b>	Yes	Yes, the LP FSA can <b>only</b> be used for Vision and Dental expenses.	Yes	No, Dependent Care FSA funds may only be used for qualified dependent care expenses such as day care.
<b>Does Washburn contribute to this account?</b>	Yes - Washburn will contribute the following monthly amounts: EE Only = \$50 EE + Spouse = \$75 EE + Child(ren) = \$75 Family = \$100	No	No	No
<b>How much can I contribute to the account in 2019?</b>	\$3,500 - Employee Only \$7,000 - Employee + dependents \$1,000 catch-up contribution allowed for ages 55 +	\$2,650	\$2,650	\$5,000
<b>When can I access the funds?</b>	You can only receive reimbursement up to the available balance in your account at the time your claim is processed.	Your entire pledge amount is available on Jan. 1.	Your entire pledge amount is available on Jan. 1.	You can only receive reimbursement up to the available balance in your account at the time your claim is processed.
<b>Do unused dollars roll over from year to year?</b>	Yes	No, unused dollars are forfeited if claims are not submitted by March 15, 2019.	No, unused dollars are forfeited if claims are not submitted by March 15, 2019.	No, unused dollars are forfeited for claims incurred by 12/31/2018. You have until March 15, 2019 to submit incurred claims from the previous calendar year.
<b>Does the money in the account earn interest?</b>	Yes	No	No	No
<b>Can I use a debit card to pay for expenses?</b>	Yes	Yes	Yes	No - however claims can be submitted electronically