



FSA vs HSA...At a Glance Comparison

Feature	FSA	HSA
Must be enrolled in High Deductible Health Plan		X
Pre-Tax Contributions	X	X
'Use it or Lose it' Funds	X	
Can invest unused funds		X
Funds roll over to the next year, if not used		X
Take it with you if you leave Oak Harbor		X
Oak Harbor contributes into the account		X
Use to pay for daycare expenses, pre taxed	X	
Can use if enrolled in Medicare	X	
Issued a 'debit card' to use for expenses	X	X
Amount Employee enrolls in is available January 1 st to use	X	