

Humana Access® spending accounts at a glance

Health savings account (HSA): HSAs, offered only with an IRS-qualified high-deductible health plan, allow employees to save for eligible healthcare costs through a pretax payroll deduction while earning interest on funds saved and having the opportunity to invest funds for growth.

Health reimbursement arrangement (HRA): HRAs, funded by the employer, are not taxable and help employees pay for eligible healthcare costs. Employer contributions to HRAs are tax deductible.

Flexible spending account (FSA): FSAs, offered with any Humana health plan, are funded by pretax payroll deduction. Funds are available the first day of the plan year for eligible healthcare expenses.

Limited purpose flexible spending account (LPFSA): Combine with HSAs and HRAs to help employees save specifically for vision and dental expenses that are funded by pretax payroll deductions.

Dependent care flexible spending account (DCFSA): Employees save pretax payroll dollars for eligible dependent care expenses that allows them to work.



Benefits	HSA	HRA	FSA	LPFSA	DCFSA
Available with any medical plan	No, only with Savings HSA health plan.	Yes	Yes	Yes (often paired with HSA or HRA)	Yes
Employee receives a separate medical ID card	Yes	Yes	Yes	Yes	Yes
Contributions are tax-free	Yes	Yes	Yes	Yes	Yes
Employer contributions allowed	Yes	Yes	Yes	Yes	Yes
Humana Access card to access funds	Yes	Yes	Yes	Yes	Yes
Funds are available first day of plan year	No, funds are available as contributions are added	Yes	Yes	Yes	No, funds are available as contributions are added
Unused funds may carry over year to year	Yes	Determined by employer	Yes, up to \$610	Yes, up to \$610	No
Funds belong to employee if they leave or retire	Yes	No	No	No	No
Employees can change election at any time	Yes	Funded by employer	No	No	No
The IRS requires verification of all claims; employees must save receipts	Yes*	Yes	Yes	Yes	Yes
Opportunity to invest funds for growth	Yes	No	No	No	No
Can be used for copayments	Yes	Yes	Yes	Yes	No

* The IRS does not require HSA claims to be verified by the account administrator, but receipts should be saved in case of a personal IRS audit.