



HSA (Health Savings Account) vs. Health FSAs (Flexible Spending Accounts)

Mauser offers tax-advantaged accounts for qualified out-of-pocket health care expenses. Contributions are tax-free – not subject to payroll taxes. Depending on which medical plan you’re enrolled in, you can enroll in at least one account option.

	HSA Account	Health Care FSA Account	Limited-Purpose FSA Account*
Who is eligible?	Employees enrolled in a HDHP (cannot be enrolled in Medicare)	Employees enrolled in a PPO	Employees enrolled in a HDHP
Who can contribute?	Employee & Employer	Employee only	Employee only
Maximum contribution amount for 2024?	\$4,150 individual / \$8,300 family (additional \$1,000 if over age 55)	\$3,050	\$3,050
How are funds contributed?	Pre-tax from your paycheck (potential for additional contributions from Mauser)	Pre-tax from your paycheck	Pre-tax from your paycheck
What can funds be spent on?	Qualified out-of-pocket expenses (deductible, prescriptions, dental/vision care, etc.)	Qualified out-of-pocket expenses (copays, deductible, prescriptions, dental/vision care, etc.)	Qualified out-of-pocket expenses for dental/vision care only
How are funds spent?	Debit card or reimbursement	Reimbursement	Reimbursement
Can the account be invested?	Yes	No	No
Do funds roll over year-to-year?	Yes – use for current or future expenses	No – subject to “use it or lose it” rule (must enroll annually)	No – subject to “use it or lose it” rule (must enroll annually)
Is the account portable if you change jobs?	Yes – it is a bank account	No	No
Can I make changes to contribution amounts?	Yes, contributions can be changed at any time	No, cannot be changed unless you experience a qualifying life event (QLE)	No, cannot be changed unless you experience a qualifying life event (QLE)