HSA VS. HCFSA: WHAT'S THE DIFFERENCE?

While these accounts have some similarities, there are some important differences too. See below for a quick comparison.

	HSA	HCFSA
ENROLL	IF YOU ENROLL IN A HIGH-DEDUCTIBLE HEALTH PLAN	IF YOU CHOOSE A PPO PLAN
Make pre-tax contributions to your account	✓ Up to $4,500 for Partner Only coverage; $9,000 for other coverage levels in 2027 Additional catch-up contribution of $1,000 for partners age 55 and older in 2027	✓ Up to $3,400 in 2027
Change how much you contribute during the year without a Qualified Status Change	✓	
Use funds to pay for qualified healthcare (medical, prescription drug, dental and vision) expenses	✓	✓
Rollover your account balances from year to year	✓	
Invest funds in your account	✓ Once account balance reaches $1,000	
Take the account with you if you leave Cintas	✓	