



# HRA and FSA Comparison Chart

Feature	HRA (Health Reimbursement Arrangement)	FSA (Flexible Spending Account)
Who Contributes?	District Board (Employer)	Employee (via payroll deductions)
Contribution Amount	\$200 twice a year (3/1 and 10/1) if enrolled in the district medical plan <b>and must be an Exempt or AFSCME employee</b>	Employee decides annual contribution amount during enrollment
Use of Funds	Qualified medical expenses based on IRS guidelines ( <a href="#">IRS Publication 502</a> )	Qualified medical expenses based on IRS guidelines ( <a href="#">IRS Publication 502</a> )
Roll Over Funds?	100% rolls over annually as long as you stay enrolled in the district medical plan	Limited — 90-day grace period to incur and submit claims after plan year ends
Tax Benefits	Tax-free for employees	Contributions are tax-free
Enrollment Required?	Must be enrolled in district medical plan	Must elect during benefits enrollment period
Deadline to Spend Funds	Must incur eligible expenses by <b>12/31</b> each year; you have <b>90 days after</b> to submit claims	90-day <b>grace period</b> after plan year ends to incur and submit claims

Click [Here](#) to Log Into HSA Bank for  
HRA and FSA Account