

HOW HEALTH/DEPENDENT CARE SPENDING ACCOUNTS WORK

	Health Savings Account (HSA)	Health Reimbursement Arrangement (HRA)	Healthcare Flexible Spending Account (FSA)	Limited Purpose Flexible Spending Account (LPFSA)	Dependent Care Flexible Spending Account (DCFSA)	Commuter Flexible Spending Account
ELIGIBILITY						
Eligibility	<p>Must be enrolled in one of Purdue's CDHPs: Premier, Standard or Limited</p> <p>May not be enrolled in Medicare Part A, Medicaid, VEBA, TRICARE, and may not have used VA Benefits within the last 3 months, (excluding VA medical services for veterans with service-connected disabilities)*</p>	<p>Must be enrolled in one of Purdue's CDHPs: Premier, Standard or Limited. Eligible for HRA if ineligible for HSA or if eligible, but decline HSA.</p> <p>OR</p> <p>Must complete Healthy Boiler Incentive Program requirements (and not be participating in an HSA). No medical plan election required</p>	If HSA not elected	If enrolled in HSA	You and spouse, if applicable, must be working or going to school full-time at least 5 months in the plan year (unless incapable of self-care)	Employee must be in a benefits eligible position.
Compatibility with Other Accounts	<p>Employee and spouse may concurrently participate in HSA and LPFSA.</p> <p>Spouse may not concurrently participate in an FSA or HRA</p>	<p>Employee and spouse may concurrently participate in an FSA; spouse may also participate in an HRA</p> <p>Spouse may not concurrently participate in an HSA</p>	<p>Employee and spouse may concurrently participate in an HRA; spouse may also participate in an FSA</p> <p>Spouse may not concurrently participate in an HSA</p>	<p>Employee and spouse may concurrently participate in an HSA or LPFSA</p> <p>Spouse may not concurrently participate in an FSA or HRA</p>	Compatible with all other accounts (including spouse-owned accounts)	Yes. Compatible with all other pre-tax spending accounts.
Eligible Expenses	<p>Qualifying medical, vision, dental, over-the-counter prescriptions, COBRA premiums, premiums for long-term care (up to annual amount allowed by age)</p> <p>At age 65, premiums for Medicare</p>	Qualifying medical, over-the-counter prescriptions, vision and dental	Qualifying medical, over-the-counter prescriptions, vision, dental	Qualifying vision and dental only	Qualifying care for child and/or disabled adult	Mass transit and qualified parking costs for commuting to and from work.

*Medicare Part A is a requirement for those drawing their Social Security benefit; entitlement after age 65 involves a lookback period either going back to your 65th birthday or 6 months, whichever is less, beginning with the month you request to have Medicare Part A (usually 2 months prior to starting the benefit).

Note: "Participate" means "contribute to or receive contributions to."

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Dependents Who Can Incur Eligible Expenses	<p>Spouse</p> <p>Dependents you could claim on your tax return, including children of any age who are permanently and totally disabled</p> <p>See Distributions from an HSA for more information.</p>	<p>Spouse</p> <p>Dependents you could claim on your tax return, including children of any age who are permanently and totally disabled</p> <p>Children under age 27 at end of the tax year</p> <p>See Distributions from an HRA for more information.</p>	<p>Spouse</p> <p>Dependents you could claim on your tax return, including children of any age who are permanently and totally disabled</p> <p>Children under age 27 at end of the tax year</p> <p>See Distributions from an FSA for more information.</p>	<p>Spouse</p> <p>Dependents you could claim on your tax return, including children of any age who are permanently and totally disabled</p> <p>Children under age 27 at end of the tax year</p> <p>See Distributions from an FSA for more information.</p>	<p>Child under 13 when the care was provided</p> <p>Spouse or dependent (child or qualifying relative) who wasn't physically or mentally able to care for themselves and lived with you more than half the year</p> <p>Dependents you could claim on your tax return, including children of any age who are permanently and totally disabled</p> <p>See Who Is a Qualifying Person? for more information.</p>	<p>No. Funds can only be used for the employee.</p>
CONTRIBUTIONS						
University Base Contribution	\$200 Individual** \$400 Family**	\$200 Individual** \$400 Family**	N/A	N/A	N/A	No.
Wellness Incentive Contribution	Up to \$550 Individual Up to \$1,100 with covered spouse or child	Up to \$550 Individual Up to \$1,100 with covered spouse or child	N/A	N/A	N/A	No.
2026 Maximum Contribution Limit***	\$4,400 individual** \$8,750 family*** \$1,000 catch-up if age 55+**	N/A	\$3,300	\$3,300	\$5,000 if single or married, filing separately \$7,500 if married, filing jointly	\$325 for mass transit monthly \$325 for parking monthly
Spousal Rules Affecting Contribution Limit	If spouse also participating in an HSA, must collectively not exceed IRS family maximum	N/A	N/A	N/A	If spouse also participating in a DCFSA, must collectively not exceed family maximum	No
2026 Timing of Funds Available	Incrementally available the first business day following a pay date	Jan. 1 (or enrollment effective date for new hires or newly eligible employees)	Jan. 1 (or enrollment effective date for new hires or newly eligible employees)	Jan. 1 (or enrollment effective date for new hires or newly eligible employees)	Incrementally available the first business day following a pay date	Incrementally available the first business day following a pay date
Ability to Change Contribution Election	Yes, throughout the year	N/A	No	No	Yes, with qualifying event only	Yes, throughout the year.

**Assumes HSA eligibility for full year; if not, contributions and limits prorated; changing plan tiers mid-year (e.g., from family to individual) impacts contributions and limits

***Includes contributions from any source - e.g., your paycheck, Purdue base, Healthy Boiler incentive earnings

Note: FSA limits shown are a year behind as the IRS announces new maximum limits for the following year in late October after Purdue can no longer make changes

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ACCOUNT FEATURES						
Last Day to Incur Eligible Expenses	N/A	Dec. 31 or date of separation or loss of benefits eligibility	Dec. 31 or date of separation or loss of benefits eligibility	Dec. 31 or date of separation or loss of benefits eligibility	Dec. 31 (regardless of a separation or loss of benefits eligibility)	N/A
Funds Rollover to Next Year	Yes	No	No	No	No	Yes
Claim Filing Deadline (Runout period)	N/A	90 days following the end of the plan year or separation of employment	90 days following the end of the plan year or separation of employment	90 days following the end of the plan year or separation of employment	90 days following the end of the plan year	You must submit all parking claims within 180 days of receiving the service for reimbursement. Mass transit is not eligible for reimbursement.
ACCOUNT MANAGEMENT						
Program Administrator	HSA Bank	HSA Bank	HSA Bank	HSA Bank	HSA Bank	HSA Bank
Account Owner	Employee	Purdue	Purdue	Purdue	Purdue	Purdue
Enrollment	Benefitfocus	Benefitfocus	Benefitfocus	Benefitfocus	Benefitfocus	BenefitFocus
Debit Card Provided****	Yes	Yes	Yes	Yes	Yes	Yes
Online "Pay Them" Feature	Yes	Yes	Yes	Yes	Yes	"Smart Commute" may be available in your area
Account Access Options	Debit card and/or request withdrawal (fax, mail, website)	Debit card and/or submit claim form (fax, mail, website)	Debit card and/or submit claim form (fax, mail, website)	Debit card and/or submit claim form (fax, mail, website)	Debit card and/or submit claim form (fax, mail, website)	Debit card and/or submit claim form (fax, mail, website)
Reimbursement Options	Paper check Direct deposit to bank account on file	Paper check Direct deposit to bank account on file	Paper check Direct deposit to bank account on file	Paper check Direct deposit to bank account on file	Paper check Direct deposit to bank account on file	"Paper check Direct deposit to bank account on file"

****Debit card may be used when a person owns more than one account (regardless of whether they are participating in the account concurrently) and funds will be withdrawn (medical, prescription, vision, dental, dependent care) generally in the following order: LPFSA > DCFSA > HSA; DCFSA > HSA; FSA > DCFSA > HRA

Note: If a person has an HRA along with an inactive HSA with HSA Bank through Purdue (such as an HSA from a former election which they aren't currently participating in) the card will only withdraw from the HRA. The account owner would be able to access their HSA funds by withdrawing them or requesting reimbursement for eligible expenses.