

HSA & FSAs

► This is how you save for eligible health care expenses.

	HSA	HRA	LPFSA	FSA	DCFSA
Eligible Expenses	Deductibles, copays and coinsurance Eligible prescriptions Vision care, including LASIK Dental care, including orthodontia	Deductibles, copays and coinsurance Eligible prescriptions	Dental expenses like orthodontia, crowns and bridges Vision care, including LASIK laser eye surgery, glasses and contacts	Deductibles, copays and coinsurance Dental expenses like orthodontia, crowns and bridges Vision care, including LASIK laser eye surgery, glasses and contacts Prescription drugs and over-the-counter (OTC) items	Dependent day care expenses for eligible dependents Eligible dependents must live in your home at least eight hours every day, and may include: Children under age 13 who are dependents for income tax purposes, or a spouse or legal dependent of any age who is physically or mentally incapable of self-care.
Maximum Contribution Amount Allowed	Employee: \$4,150 Family: \$8,300 55+: \$1,000 additional	No employee contributions, but you can contribute to a Health Care FSA	\$3,050*	\$3,050*	\$5,000
Contribution from Purdue Global	Employee: \$300 Employee + 1: \$400 Employee & Family: \$500	Employee: \$250 Employee + 1: \$500 Employee & Family: \$750	No	No	No
Rolls Over from Year to Year	Yes	Yes	No — FSAs have a “use it or lose it” rule, which means unused funds are forfeited at the end of the year	No — FSAs have a “use it or lose it” rule, which means unused funds are forfeited at the end of the year	No — FSAs have a “use it or lose it” rule, which means unused funds are forfeited at the end of the year
Earns Interest	Yes	No	No	No	No
Use with Other Accounts	Use with LPFSA, DCFSA	Use with FSA, DCFSA	Use with HSA, DCFSA	Use with HRA, DCFSA	Use with HSA, HRA, FSA

*2024 contribution limits were not released by the IRS at the time of publication.

**If you enroll in the UMR Health Fund plan, the plan includes a reimbursement “fund” into which Purdue Global will contribute employer funds to be used for qualified out-of-pocket expenses in a Health Reimbursement Arrangement (HRA) account.

[For HSA details, click here.](#)

[For FSA details, click here.](#)

