

Below is a comparison chart outlining the key features and differences between Health Savings Accounts (HSA), Health Reimbursement Arrangements (HRA), and Flexible Spending Accounts (FSA).

Features	HSA	HRA	FSA
Overview	Personal savings account for healthcare	Employer-funded account for healthcare	Employee-funded account for healthcare
Funding Source	Individual contributions	Employer contributions	Employee contributions
Account Ownership	Owned and controlled by the individual	Owned and controlled by the employer	Owned and controlled by the employer
Eligibility	Must be enrolled in a HDHP (high deductible health plan)	Determined by employer's plan design	Available to all employees
Contribution Limits	Set annually by the IRS	No specific contribution limits	Set annually by the IRS
Tax Treatment	Contributions are tax-deductible	Contributions are tax-exempt for both employee and employer	Contributions are pre-tax
Investment Opportunities	Yes	No	No
Portability	Portable between jobs	Generally not portable between jobs	Generally not portable between jobs
Roll Over	Funds roll over from year to year	Employer-defined rollover rules, if any	Limited roll over ("use it, or lose it")
Withdrawals	Tax-free for qualified expenses	Employer-defined eligible expenses	Tax-free for qualified expenses
Account Closure	Funds remain in the account	Employer-defined rules for account closure	Typically, unused funds are forfeited

Please note that the information provided here is a general overview, and specific details and regulations may vary depending on the country and the specific plan offered. It's always recommended to consult with a qualified healthcare professional or financial advisor for personalized guidance and accurate information related to your situation.