



ASCLEPIUS INITIATIVE

HSA/HRA/FSA COMPARISON

Characteristics	HSA	HRA	FSA
You Own the Account	✓	✗	✗
Your Employer Owns the Account	✗	✓	✓
You Must Have a HDHP	✓	✗	✗
Only Your Employer Can Put Money In	✗	✓	✗
You and Your Employer Can Put Money In	✓	✗	✓
You Can Invest Money in the Account	✓	✗	✗
Must Report Account When You Do Taxes	✓	✗	✗
"Use It or Lose It"	✗	✗	✓