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# MAKE OPEN ENROLLMENT MAKE SENSE

**2**  
**MINUTE**  
HEALTH ACCOUNT  
ANSWERS

Open enrollment can be a confusing time. You may be wondering what all those acronyms mean and if opening an FSA is right for you.



Check out this helpful health savings account, flexible spending account and health reimbursement account (HSA/FSA/HRA) Comparison Grid to learn more about what each account means. You'll get answers to many common questions, including "Does the account roll over?" and "How is it funded?"

Health savings accounts (HSAs) are individual accounts offered or administered by Optum Bank<sup>®</sup>, Member FDIC, and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. Fees may reduce earnings on account. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

Flexible spending arrangements (FSAs) and health reimbursement arrangements (HRAs) are administered by OptumHealth Financial Services<sup>SM</sup>. A health reimbursement arrangement is often called a health reimbursement account.

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