

2025 FSA, HSA & HRA Comparison Chart

	FSA Flexible Spending Account	HSA Health Savings Account	HRA Health Reimbursement Account
Who owns the account	Employer	Individual	Employer
Who sets up the account	Employer	Individual	Employer
Who puts \$ into the account	Individual	Individual	Employer
Health insurance options	Any	High deductible only	Any
Contribution limits	Up to \$3,300 Carryover \$640	Up to \$4,300/individuals Up to \$8,550/families	Determined by employer
Rollover funds	Any unused funds are lost with job change or end of the year	Unused funds roll over to the next year with no time limit	Determined by employer
Investment option	Cannot accrue interest	Funds will grow with interest and can be invested for retirement	Cannot accrue interest