FSA and HSA

What are the differences and which are right for you?

	Health Care Flexible Spending Account (FSA)	Health Savings Account (HSA)	Dependent Care FSA
Carrier	Flex Facts	HealthEquity	Flex Facts
Eligibility Requirements	All full-time Partners unless enrolled in the Platinum or Smart Saver medical plans	Must be enrolled in the Platinum Saver or Smart Saver plan	Anyone may open a Dependent Care FSA - even if not enrolled in a Boot Barn medical plan
Usage	Medical, Dental, and Vision expenses	Medical, Dental, and Vision expenses	Work-related care for your dependents e.g. daycare, after-school programs
Contribution Limit	$3,400	$4,400 for individuals $8,750 for families *Additional $1,000 "catch-up" if you are 55 or older by Dec. 31, 2026	$7,500 for individuals and married couples filing jointly; $3,750 for married couples filing separate
Changing Contribution Amounts	Contribution amounts can be adjusted only at open enrollment or with a change in employment or family status	Change your contributions at any point during the year. Just email Benefits to make your changes	Contribution amounts can be adjusted only at open enrollment or with a change in employment or family status
Rollover	$680 rolls over to the new plan year	All unused balances roll over into the next year	No rollover
Effect on Taxes	Contributions are pretax, and distributions are untaxed	Contributions are tax-deductible and pre-tax.* Growth and distributions are tax-free *varies by state	Contributions are pretax, and distributions are untaxed

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