Let's go over the basics

Health Savings Account (HSA)

An HSA is an option for people with a high-deductible health care plan. Use HSA funds on health care expenses now — or let funds grow to cover future needs.

Health Reimbursement Arrangements (HRA)

An HRA is an account funded by DSG, that you automatically receive if you enroll in the Core HRA medical plan. You can use HRA funds to pay for eligible health care expenses for you and your dependents enrolled in medical coverage.

Health Care Flexible Spending Account (HCFSA)

HCFSA lets you put pretax money aside for eligible health care expenses.

You can see a complete list of eligible expenses for the HSA, HRA, and HCFSA by visiting inspirafinancial.com

You can pay for eligible health care expenses in a few ways:

- **Pay yourself back** with funds from your HSA, HRA, or HCFSA when you use cash, check, or personal credit card
- **Pay your provider** directly from your account*
- **Use your Inspira Debit Card** and your expenses are automatically paid from your account

*You can see a list of claims from your account dashboard on the web or from our Inspira Mobile app.

Dependent Care Flexible Spending Account (DCFSA)

When an eligible family member needs care, but you still have to work, a DCFSA is a smart and convenient way to save, pay, and budget for dependent care-related expenses. Funds can be used for your dependent(s) age 12 or younger or an adult dependent incapable of self-care.

You can see a complete list of eligible DCFSA expenses by visiting inspirafinancial.com

You can pay for eligible DCFSA expenses by:

- **Pay yourself back** with funds from your DCFSA when you use cash, check, or personal credit card then submit a claim to pay yourself back
- **Pay your provider** directly from your account*

*You can see a list of claims from your account dashboard on the web or from our Inspira Mobile app.

	HSA	HRA	HCFSA	DCFSA
Maximum contribution	$4,400 for individuals/$8,750 per family	This is an employer funded account.	$3,300 per participant	$5,000 per household
Debit card?	Yes	Yes	Yes	No

Scan the QR to learn more: