	Health Savings Account (HSA)	Health Reimbursement Account (HRA)	Health Care Flexible Spending Account (HFSA)	Dependent Care Flexible Spending Account (DCFSA)
You MUST be enrolled in these Medical Plans to be Eligible	HSA Base Plan HSA Buy-up Plan	HRA Plan	HRA Plan Traditional PPO	HSA Base Plan HSA Buy-up Plan HRA Plan Traditional PPO
Debit Card	YES	YES	YES	NO
Funding	Contributions are made by both the teammate and DSG. Contribution limits are set annually by the IRS.	Employer funded account that reimburses teammates for qualified medical expenses	Teammate funded account contributing through payroll deductions	Teammate funded account contributing through payroll deductions
Employer Contributions (Annual, Prorated based on start date)	HSA Base Plan $250 individual/ $500 Family --- HSA Buy-up Plan: $500 Individual/ $1,000 Family	$500 Individual/ $1,000 Family	NONE	NONE
Tax Treatment	Contributions are tax-deductible, growth is tax-free and withdrawals for qualified expenses are tax-free	Employer contributions are tax-deductible; Reimbursements to teammates are tax-free	Contributions are tax-deductible and withdrawals for qualified expenses are tax-free	Contributions are tax-deductible and withdrawals for qualified expenses are tax-free
Rollover	Yes — Unlimited	Maximum amount $2500 / Individual $5000 / Family	IRS Carryover limit will apply. Participants can "Carryover" a set limit of dollars into the following plan year. The limit set for 2026 is $680.	Rollover does not apply. This plan has a Grace Period, allowing for you to submit claims through March 31st for expenses incurred through March 15th of the following plan year.
Usage	Funds can be used for qualified medical expenses as defined by the IRS. HSAs can also be used as a savings vehicle for future healthcare expenses or retirement.	Funds can be used for qualified medical expenses as defined by the IRS (copays, deductibles, coinsurance, dental, and vision expenses).	Funds can be used for qualified medical expenses as defined by the IRS (copays, deductibles, coinsurance, dental, and vision expenses).	Funds can used for qualified child care and/or adult day care expenses as defined by the IRS.
Can I take it with me when I leave DSG?	YES	NO	NO	NO