

# HSA, FSA, HRA comparison and uses

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## Flexible Spending • Health Savings Account • Health Reimbursement Account

*What do HSA, HRA, and FSA mean?*

**HSA:** Health Savings Account

**HRA:** Health Reimbursement Arrangement

**FSA:** Flexible Spending Account

Account Features	HSA	HRA	FSA
You can use it to pay your deductibles or copays.	■	■	■
You can use the money in the account before it's fully funded.			■
You own the account.	■		
Your employer owns the account.		■	■
Money put into the account that's already been taxed (for example, money that was a gift) is tax deductible.	■	■	
It's deposited as an untaxed payroll deduction.	■		■
You can invest the money.	■		
It comes with a debit card.	■	■	■

## How can I use my \$\$\$ at the Dental Office?

You are free to use your debit card on any co-pays, treatment, and patient portion payments. We have met resistance in using your card for electric toothbrushes, whitening or other cosmetic procedures.

Check the rules with the IRS [HERE](#) for each type of account and [call us](#) to make your appointment to utilize your benefits!

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