
















Compare health care account options

	Health Flexible Spending Account (FSA)	Health Reimbursement Arrangement (HRA)	Health Savings Account (HSA)	Limited Purpose FSA <small>Only available if you also elect an HSA</small>												
Which plan(s) is this account available with?	Comprehensive PPO Plan Consumer Directed Plan Or even if you're not enrolled in a bank medical plan	Consumer Directed Plan With the Consumer Directed Plan, an FSA and an HRA account can be paired. You add pretax money from your paycheck to the FSA, and the bank contributes to the HRA.	Consumer Directed High Deductible Plan With the Consumer Directed High Deductible Plan, an HSA and a Limited Purpose FSA can be paired to save for future health care expenses while paying for eligible dental and vision care today.	Consumer Directed High Deductible Plan												
What would I use this account for?	For any eligible health care expense 	For any eligible health care expense 	For any eligible health care expense and to save for health care expenses in retirement 	Only for eligible dental and vision expenses 												
What is the maximum I can contribute for 2023?	 \$2,850 The IRS pretax contribution limit	Employee contributions may not be made to an HRA.	\$3,850 Employee-only coverage \$7,750 Family coverage If you'll be at least 55 years old in 2023, you can make an additional \$1,000 catch-up contribution.	 \$2,850 The IRS pretax contribution limit												
How much will the company contribute?	The bank does not contribute to this account.	<p style="text-align: center;">If your PYCC is:</p> <table border="1" style="margin-left: auto; margin-right: auto;"> <thead> <tr> <th></th> <th style="background-color: #333; color: white;">Less than \$50K</th> <th style="background-color: #333; color: white;">\$50K to less than \$100K</th> </tr> </thead> <tbody> <tr> <td>Employee only </td> <td style="text-align: center;">\$500</td> <td style="text-align: center;">\$400</td> </tr> <tr> <td>Employee plus spouse/partner OR plus child(ren) </td> <td style="text-align: center;">\$750</td> <td style="text-align: center;">\$600</td> </tr> <tr> <td>Family </td> <td style="text-align: center;">\$1,000</td> <td style="text-align: center;">\$800</td> </tr> </tbody> </table> <p><small>In the HSA, these amounts count toward the IRS maximum.</small></p>			Less than \$50K	\$50K to less than \$100K	Employee only 	\$500	\$400	Employee plus spouse/partner OR plus child(ren) 	\$750	\$600	Family 	\$1,000	\$800	The bank does not contribute to this account.
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When are the funds available?	Your entire contribution amount is available at the beginning of the year, or when your coverage begins.	The bank's entire contribution is available at the beginning of the year, or when your coverage begins.	The bank's contribution is available at the beginning of the year, or when your coverage begins. Your contributions build over time with each paycheck. Balances over \$1,000 can be invested.	Your entire contribution amount is available at the beginning of the year, or when your coverage begins.												
What happens if there's money left in my account at the end of the year?	Up to \$570 in unused funds will automatically roll over to your 2024 account.	All unused funds roll over from one year to the next and remain available, as long as you stay enrolled in a plan that works with an HRA.	All unused funds will roll over from one year to the next.	Up to \$570 in unused funds will roll over automatically to your 2024 account.												
What happens if I leave the company or retire?	Coverage ends, but you can submit claims for eligible expenses incurred while an active employee. Or, if you elect COBRA and pay applicable premiums, coverage is extended through the end of the plan year.	When you leave, any balance will be forfeited unless you've met the Rule of 60 (at least 10 years of vesting service, and that number plus your age equals at least 60).	You can take HSA funds with you when you leave the bank or retire.	Coverage ends, but you can submit claims for eligible expenses incurred while an active employee. Or, if you elect COBRA and pay applicable premiums, coverage is extended through the end of the plan year.												