

Health Savings Account vs. Flexible Spending Account

When it comes to a Health Savings Account (HSA) and a Flexible Spending Account (FSA), it is important to know what each has to offer so you can make the most informed decision for you and your family. Below are a few key differences to help you in this decision.

DIFFERENCE BETWEEN HSA & FSA

Health Savings Account

An HSA is set aside pre-tax money to use towards eligible medical expenses not covered by your health plan that can be established at anytime.

Eligibility: Must be enrolled in the Classic or Basic Plan

Contributions: Can be adjusted at anytime

Enrollment: Do not need to re-enroll each year

Rollover of Funds: Unused funds rollover year to year

Connection to Employer: Continued account access, even if you change jobs

Flexible Spending Account

An FSA is set aside pre-tax money to use towards eligible medical expenses not covered by your health plan that may be established during Open Enrollment.

Eligibility: Enrolled in the Premium Plan or a No Health Plan.

Contributions: Can only be adjusted during Open Enrollment, new hire period, or qualifying event.

Enrollment: Must submit an FSA Enrollment Form annually.

Rollover of Funds: Unused funds over \$550 do not rollover.

Connection to Employer: Account access is lost once employment is terminated.

All eligible expenses can be viewed [here](#). Personal protective equipment such as masks, hand sanitizer, and wipes are now eligible expenses. You can learn more about these accounts [here](#).

Blue and You Foundation

Could you use a grant to make a health related project in your classroom or school a reality?

The Blue & You Foundation for a Healthier Arkansas may be able to partner with you. Click [here](#) to apply. The deadline for all applications is July 15.





April is Alcohol Awareness Month

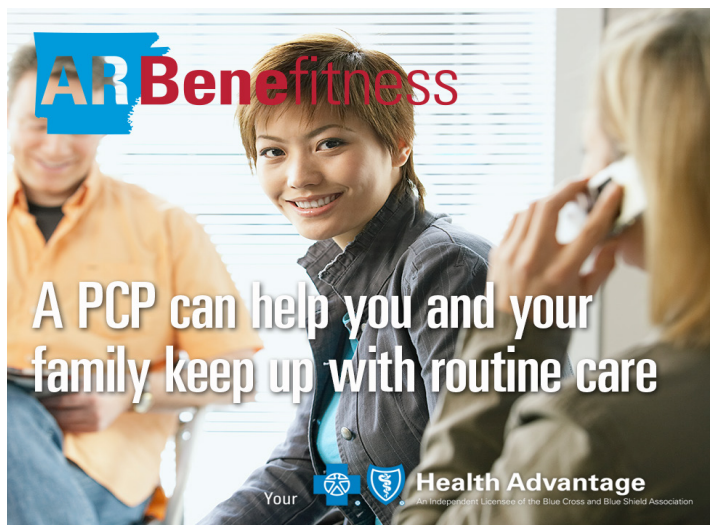
During Alcohol Awareness Month, join us in raising awareness of the dangers of unhealthy alcohol consumption and how EAP can provide support.

Signs there may be a problem may include:

- Problems on the job, at school, or with relationships because of drinking
- Frequent or uncontrolled drinking episodes
- Getting in trouble with the law or being injured due to drinking
- Using alcohol to decrease anxiety or sadness
- Needing more alcohol to feel its effects



If you or someone you care about is struggling with alcohol addiction, your Employee Assistance Program (EAP) can offer advice on how to address the issue. Licensed counselors can partner with you to assess your needs, develop a plan of action, and connect you with resources in your community. If you're a supervisor and are concerned about an employee, call EAP's management line any time to talk through next best steps on what to do. Click [here](#) for more information on everything EAP has to offer (use the code: arbenefits).



An ongoing relationship with a Primary Care Physician (PCP) is an important part of maintaining overall health and wellness.

A PCP can help you and your family keep up with routine care – like immunizations, which are covered at no additional cost to you. It's just one of the reasons having a PCP is so important.

If you need a PCP, check out the **Find Care & Costs search on My Blueprint.**

Register [here](#) if you haven't already!

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