

# 6 expenses to capitalize on your HSA and FSA funds

Flexible spending accounts (FSAs) and health savings accounts (HSAs) are attractive, tax-advantageous accounts employees can use to pay for certain medical expenses. Employers benefit, too, because the pre-tax savings aren't subject to employer-paid federal payroll taxes.

FSAs can have a use-it-or-lose-it annual fund forfeiture deadline, while unused HSA funds can rollover from year to year (participants must be enrolled in a high deductible health plan). If you offer an FSA and/or HSA that is underutilized, your employees are leaving money on the table, and your business is losing tax benefits. To increase utilization, educate your employees on these lesser-known eligible expenses.



If your employees aren't capitalizing on their HSA or FSA funds, they are leaving money on the table. Education is key to benefit utilization.

Want to learn more about HSAs?  
Click [here](#) to watch our brief overview.