

How the accounts compare

No matter which medical plan you choose (or even if you don't choose one at all), you have account options that could save you money. Here's how the accounts compare. Find out more on the [People Portal](#).

	Health Care Flexible Spending Account (HCFSAs)	Health Savings Account (HSA)	Limited Purpose Flexible Spending Account (LPFSA)	Dependent Care Flexible Spending Account (DCFSA)
Which medical plan does it go with?	PPO, EPO, Kaiser, HMSA	HDHP	HDHP	Does not need to be paired with a plan
What can I use it for?	 Eligible medical, dental and vision expenses	 Eligible medical, dental and vision expenses	 Eligible dental and vision expenses	 Eligible dependent care expenses****
Who can contribute?	You	You and Meta	You	You
How much can I contribute per year?	\$3,200*	Meta contributes:** <ul style="list-style-type: none"> • \$750 if you cover yourself • \$1,500 if you cover any eligible family members*** You can contribute an additional:** <ul style="list-style-type: none"> • \$3,550 if you cover yourself • \$7,050 if you cover any eligible family members*** • \$1,000 catch-up contribution if you are 50 by the end of the calendar year 	\$3,200*	\$5,000
Does it carry over from year to year?	Only a portion of unused funds can be carried over to the next plan year.	Yes, the account and the full amount in it belong to you.	Only a portion of unused funds can be carried over to the next plan year.	No
What happens if I leave Meta?	 Unused funds remaining in the FSA may be forfeited. Refer to the People Portal for more information.	 The HSA belongs to you, so it's yours even if you change plans or leave Meta.	 Unused funds remaining in the FSA may be forfeited. Refer to the People Portal for more information.	 Unused funds remaining in the FSA may be forfeited. Refer to the People Portal for more information.
Can I invest the funds?		 Once your HSA balance reaches \$1,000, you can begin to invest those funds. And any investment earnings are also tax-free.		

* This is a Meta limit. The IRS limit may be updated by the IRS before the end of 2024, however, the Meta limit will remain at \$3,200.

** Meta's HSA contribution may be pro-rated if you enroll in the HDHP mid-year, which may also affect how much you can contribute to your HSA. Depending on your state, you may pay state taxes on HSA contributions. Refer to the People Portal for more information.

*** You can cover your spouse/domestic partner and dependent children up to age 26 (or older, if disabled) under your medical plan.

**** The Dependent Care Flexible Spending Account can be used for eligible dependent care expenses. It cannot be used for dependent medical expenses.