

Frequently Asked Questions

Health Savings Account (HSA) vs. Health Care Flexible Spending Account (FSA)

	Health Savings Account (HSA)	Health Care Flexible Spending Account (FSA)
Which medical plan(s) does it pair with, and what can I use it for?	<p>You must be enrolled in a high-deductible health plan (HDHP), such as the UHC Choice Plus High Deductible plan.</p> <p>You can pay for qualified medical, dental, and vision expenses. See IRS Publication 502 for a list of qualified expenses.</p>	<p>There are two types of health care FSAs: general purpose and limited purpose.</p> <p>You can participate in a general purpose health care FSA as long as you're not enrolled in an HSA. You can be reimbursed for eligible medical, dental, and vision expenses.</p> <p>You can participate in a limited purpose health care FSA if you're enrolled in an HSA but want to use the FSA for your dental and vision expenses. You can't use it for medical expenses until you meet your medical deductible.</p> <p>See IRS Publication 502 for a list of qualified expenses.</p>
How do I enroll?	You can enroll through Workday at any time.	You can enroll through Workday as a new hire, following a qualifying life event or during the Open Enrollment period.
Who owns the account?	You	Autodesk
Who contributes to the account?	You and Autodesk	You
How do I contribute to the plan?	Autodesk will take money out of each paycheck, before taxes, and put it into your account.	Autodesk will take money out of each paycheck, before taxes, and put it into your account.
Is there a limit on how much I can contribute to the plan?	Yes. The IRS sets a limit on how much you can contribute each year.	Yes. The IRS sets a limit on how much you can contribute each year.
Do funds roll over from year to year?	Yes. Your account balance rolls over, and there's no limit on how much you can save over time. You can even save it and use it in retirement.	You may carry over up to the IRS limit into the following year. Any unclaimed balance over the IRS limit will be forfeited.
Can I keep it if I leave Autodesk? What happens to the money?	Yes. You own the account.	No. However, you can elect to continue the FSA for a limited time through COBRA. Any balance left over remains with Autodesk.

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When can I start using funds in the account?	You can start using the HSA once you've signed up for a high-deductible health plan and opened the account. You only have access to the current balance in your account.	You have access to the full amount of your annual election as of the effective date of your enrollment.
Do I have to pay taxes on it?	No. You don't have to pay federal or, in most instances, state income taxes on: <ul style="list-style-type: none"> · Deposits · Money you spend on qualified medical, dental, or vision expenses · Interest earned from an HSA 	Contributions to the FSA are excluded from your taxable wages, and reimbursements from the FSA are exempt from taxation.
Can I invest the funds in my account?	Yes. Once your balance meets the threshold, you can invest the funds in your account to potentially grow your balance even more.	No
Can I use it for things other than health care?	Under the age of 65? No. If you use the HSA for services that aren't qualified medical expenses, you could pay a 20% penalty tax. Over the age of 65? Yes. You can use your HSA for pretty much anything.	No
Can I have any other pretax health care accounts at the same time?	Yes. You can have a limited purpose health care FSA, which can be used for eligible dental and vision expenses. Once you meet your medical deductible, it can also be used for medical expenses.	If you're participating in a general purpose health care FSA , no. If you're participating in a limited purpose health care FSA , you can have an HSA, which would cover medical expenses (as well as dental and vision expenses).
If I elect COBRA benefits, do COBRA rights apply to it?	COBRA does not apply to the HSA. COBRA rights apply to the UHC Choice Plus High Deductible plan, which is paired with your HSA.	Yes, COBRA rights apply.
Can I use it to pay for COBRA plan premiums or other plan premiums?	Yes	No

This overview is not a comprehensive description of plan provisions or rules. Every effort has been made to provide accurate information, but if there is a conflict between the information in this overview and official plan documents and/or IRS regulations, the official plan documents and/or IRS regulations will govern. Plan documents and descriptions can be located on the [US Benefits website](#). It is your responsibility to understand the eligibility and other plan rules before enrolling in any pretax health care account. This overview does not serve as a contract or offer of employment.