

# HSAs, FSAs & HRAs

To help employees manage health and dependent care costs, many employers offer health savings accounts (HSAs), flexible spending arrangements (FSAs), or health reimbursement arrangements (HRAs) as part of their benefits package. Learn the key features and benefits of each account in this section.

## HSAs

A HSA is a savings account that enables an employee to pay and save for health care expenses in a tax-advantaged way. Used in conjunction with a high deductible health plan (HDHP), a HSA may receive contributions from any person, including the employer. [Click here](#) for more information.

## FSAs

There are generally two main types of FSAs: **health FSAs** and **dependent care FSAs**. A Health FSA allows employees to be reimbursed for medical expenses in a tax-advantaged way without having to be enrolled in a HDHP. A dependent care FSA reimburses employees for certain dependent care expenses in a tax-advantaged way. FSAs are usually funded by employees, but employers can contribute to them as well. [Click here](#) for more information.

## HRAs

There are various types of HRAs. All are funded solely by employers to help employees pay for medical expenses on a tax-free basis. However, there are specific plan design rules for each. [Click here](#) for more information.