

# Savings & Spending Accounts

You can use HSAs and FSAs to pay eligible health care and dependent care expenses with tax-free dollars.

	<b>HSA</b> Must be enrolled in the Choice Value Plan or Choice Savings Plan.	<b>Health Care FSA</b> Must be enrolled in the Standard PPO, Select ACO or Kaiser HMO plans.	<b>Limited Use Health Care FSA<sup>1</sup></b> Must be enrolled in the Choice Value Plan or Choice Savings Plan.	<b>Dependent Care FSA</b> No plan required.
<b>Money from Air Liquide</b>	<b>\$500</b> (individual); <b>\$1,000</b> (family) Only if you are enrolled in the Choice Savings Plan.	<b>No</b>	<b>No</b>	<b>No</b>
<b>The Basics</b>	You own the account, and the money stays with you when you retire or leave Air Liquide.	Use it or lose it! The money in this account doesn't roll over year to year, and you must spend it in 2021.	Use it or lose it! The money in this account doesn't roll over year to year, and you must spend it in 2021.	Use it or lose it! The money in this account doesn't roll over year to year, and you must spend it in 2021.
<b>The Uses</b>	Medical, dental and vision expenses	Medical, dental and vision expenses	Dental and vision expenses	Dependent care expenses
<b>The Limits<sup>4</sup></b>	<b>\$3,600</b> (individual) <sup>2</sup> <b>\$7,200</b> (family) <sup>2</sup> Includes company contributions	<b>\$2,750</b>	<b>\$2,750</b>	<b>\$5,000<sup>3</sup></b>
<b>Investment Options</b>	<b>Yes</b> Account balances over \$1,000 can be invested to earn tax-free interest and be used tax free.	<b>No</b>	<b>No</b>	<b>No</b>
<b>Worth Noting</b>	Earn up to <b>\$250</b> (individual); <b>\$500</b> (family) by completing Healthy Elements activities.	Your entire contribution amount is credited to your account and is available to use Jan. 1.	Your entire contribution amount is credited to your account and is available to use Jan. 1.	You pay out-of-pocket and request reimbursement for eligible expenses.

1 Available if you are enrolled in the Choice Value Plan or Choice Savings Plan, though you must spend the money in this account in 2021 or you lose it.

2 If you're age 55+ in 2021, you can make an additional \$1,000 catch-up contribution to your HSA.

3 \$2,500 if married and filing a separate federal tax return.

4 FSA limits are subject to adjustment for 2021 by the IRS.