

# 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> You must be enrolled in the Choice Value Plan or Choice Savings Plan.	<b>Health Care FSA</b> You must be enrolled in the Standard PPO, Select ACO or Kaiser HMO plans.	<b>Limited Use Health Care FSA</b> You must be enrolled in the Choice Value Plan or Choice Savings Plan.	<b>Dependent Care FSA</b> No plan required.
<b>Seed Money From Air Liquide</b>	<b>\$500</b> (individual); <b>\$1,000</b> (family) Only if you're enrolled in the Choice Savings Plan.	No	No	No
<b>The Basics</b>	You own the account, and the unused money stays with you when you retire or leave Air Liquide.	Use it or lose it! You'll have until March 15, 2023 to incur expenses, and you're allowed to submit claims until April 30, 2023.	Use it or lose it! You'll have until March 15, 2023 to incur expenses, and you're allowed to submit claims until April 30, 2023.	Use it or lose it! You'll have until March 15, 2023 to incur expenses, and you're allowed to submit claims until April 30, 2023.
<b>The Uses</b>	Medical, dental and vision expenses	Medical, dental and vision expenses	Dental and vision expenses	Dependent care expenses
<b>The Limits</b>	<b>\$3,650</b> (individual) <sup>1</sup> <b>\$7,300</b> (family) <sup>1</sup> Includes any company contributions	<b>\$2,750</b> <sup>3</sup>	<b>\$2,750</b> <sup>3</sup>	Up to <b>\$5,000</b> <sup>2</sup>
<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.	No	No	No
<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 as funds accumulate in your account.

<sup>1</sup> If you're age 55+ in 2022 you can make an additional \$1,000 catch-up contribution to your HSA.

<sup>2</sup> \$2,500 if married and filing a separate federal tax return.

<sup>3</sup> FSA limits are subject to adjustment for 2022 by the IRS.

<sup>4</sup> However, federal regulations allow you to carry over your 2021 balance into 2022 and use it to pay for 2022 expenses.