









HSA VS. HCFA: WHAT'S THE DIFFERENCE?

While these accounts have some similarities, there are some important differences too. See below for a quick comparison.

| | HSA | HCFA |
|--|---|---|
| ENROLL | IF YOU ENROLL IN A HIGH-DEDUCTIBLE HEALTH PLAN | IF YOU CHOOSE A PPO PLAN |
| Make pre-tax contributions to your account |  |  |
| | Up to \$4,300 for Partner Only coverage; \$8,550 for other coverage levels in 2025 Additional catch-up contribution of \$1,000 for partners age 55 and older in 2025 | Up to \$3,200 in 2025 |
| Change how much you contribute during the year without a Qualified Status Change |  | |
| Use funds to pay for qualified healthcare (medical, prescription drug, dental and vision) expenses |  |  |
| Rollover your account balances from year to year |  | |
| Invest funds in your account |  | |
| | Once account balance reaches \$1,000 | |
| Take the account with you if you leave Cintas |  | |