2026 Comparison of Healthcare Spending & Savings Accounts

Medical Plan Elected	PPO I or PPO II	PPO + HSA	
Account Type	**Healthcare Flexible Spending Account* (HCFSA)**	**Health Savings Account (HSA)**	**Combination Flexible Spending Account (CFSA)**
Enrollment	You enroll	Automatic, but you may elect to contribute	You enroll
Contributions Made By	You	GPC and/or You	You
Employee Annual Contribution	Up to $3,400	$4,400 single/$8,750 family (includes GPC annual contribution). $1,000 catch-up is available if you are over age 55.	Up to $3,400
Employer Annual Contribution Limits	N/A	$500 single/$1,000 family	N/A
Eligible Expenses Covered	Medical, prescription drug, dental, and vision	Medical, prescription drug, dental, and vision. Also, save for future healthcare expenses	Vision and dental (funds can be used for medical and drug after IRS medical deductible is met)
Debit Card Usage	Yes	Yes	Yes
Funds Availability	Your entire annual contribution amount is available at the beginning of the year	Your contribution amount is available as it comes out of your paycheck each pay period. The entire GPC contribution is available at the beginning of the year	Your entire annual contribution amount
Unused Funds	Min. of $50 up to $680 will roll over automatically**	Unused funds will remain in your account from year to-year	Min. of $50 up to $680 will roll over automatically**
Portability	None	Fully portable (you own the account)	None

* You may participate even if you waive participation in a GPC medical plan. Additionally, you cannot contribute to a HCFSA if your spouse is making or receiving tax favored HSA contributions.

** If you do not participate in the plan during the next plan year, you will still have access to any rollover funds in April.