

Questions to ask HR: HSA or FSA (2026)

Bring this to your benefits meeting. Numbers are IRS 2026 limits, read on 2026-10-14. Not tax advice.

☐ **1. Is any medical plan we offer a high deductible health plan that qualifies for an HSA?**

For 2026 the deductible must be at least \$1,700 (self-only) or \$3,400 (family), with an out-of-pocket maximum of \$8,500 or \$17,000 or less.

☐ **2. Does the company contribute to HSAs, and how much for 2026?**

Employer money counts toward your limit of \$4,400 self-only or \$8,750 family (plus \$1,000 at 55 or older).

☐ **3. Which kinds of health FSA do we offer: general-purpose, limited-purpose, or post-deductible?**

A general-purpose health FSA or HRA blocks HSA contributions. Limited-purpose (dental, vision, preventive) and post-deductible FSAs do not.

☐ **4. Does our health FSA allow a carryover or a grace period?**

A plan can offer one, not both. Carryover is capped at \$680 for plan years beginning in 2026. A grace period is up to 2.5 months.

☐ **5. What is the last day to incur expenses, and the last day to submit claims?**

Write both dates down. The claim window after the plan year is set by the plan, not the IRS.

☐ **6. What is the FSA election limit in our plan this year?**

The IRS limit for plan years beginning in 2026 is \$3,400. Your plan may set a lower limit.

☐ **7. Can I change my election mid-year if my situation changes?**

Ask when the election can change and which life events your plan allows.

☐ **8. If my spouse has an FSA or HRA, does it cover my expenses?**

A spouse's general-purpose health FSA or HRA that can pay your costs can stop you from contributing to an HSA.

☐ **9. Where do I find the plan summary and the written plan document?**

Ask for the document, not a summary, when the answer affects a deadline or a dollar limit.

Sources: IRS Rev. Proc. 2025-19 ([irs.gov/pub/irs-drop/rp-25-19.pdf](https://www.irs.gov/pub/irs-drop/rp-25-19.pdf)), Rev. Proc. 2025-32 ([irs.gov/pub/irs-drop/rp-25-32.pdf](https://www.irs.gov/pub/irs-drop/rp-25-32.pdf)), Publication 969 ([irs.gov/publications/p969](https://www.irs.gov/publications/p969)), Publication 15-B ([irs.gov/publications/p15b](https://www.irs.gov/publications/p15b)), Notice 2026-5 ([irs.gov/pub/irs-drop/n-26-05.pdf](https://www.irs.gov/pub/irs-drop/n-26-05.pdf)). From spendmystipend.com/tools/hsa-vs-fsa-eligibility-checker