HSA vs PPO & Hidden Benefits

Full voiceover transcript - educational content only

Scene 1: HDHP + HSA: not just for sick people

Pixel Quest · Module 2 - Part 2

An HSA is a tax-advantaged account for qualified medical expenses when you're in an eligible high-deductible plan. Contributions may be pre-tax, growth may be tax-free, and qualified withdrawals may be tax-free - IRS rules apply. Some employers seed your HSA with free money. Funds roll over year to year unlike most FSAs. It's not automatically the right choice - high expected medical costs might point elsewhere. Run YOUR numbers.

Scene 2: FSA vs HSA

Don't confuse them

A health FSA also uses pre-tax dollars for medical expenses, but many FSAs are use-it-or-lose-it with limited carryover. An HSA requires an eligible HDHP and rolls over. You generally can't have both a general health FSA and an HSA - plan rules vary. Read before you elect.

Scene 3: EAP & telehealth

The free stuff

Employee Assistance Programs often offer short-term counseling and referrals at no cost - wildly underused because nobody knows they exist. Search your intranet for EAP. Telehealth copays vary by plan - check your SBC. Mental health parity laws exist, but network access still matters. Use what's already paid for.