







HERE'S HOW YOUR ACCOUNT OPTIONS STACK UP

ACCOUNT	Eligibility	Eligible expenses ¹	Maximum contributions	Carrying over contributions	If I leave American, do I lose it?
HSA	Enroll in the Core medical option.	<ul style="list-style-type: none"> • Medical • Dental • Vision • Prescription drugs • Over-the-counter medications² • Feminine hygiene products 	<p>Up to \$3,600 (you only)</p> <p>Up to \$7,200 (family)</p> <p>Additional \$1,000 (if 55 or older)</p>	<p> Yes</p>	<p> Never</p>
Health care FSA	Enroll in any other option besides Core, or waive medical coverage.	<ul style="list-style-type: none"> • Medical • Dental • Vision • Prescription drugs • Over-the-counter medications² • Feminine hygiene products 	<p>Up to \$2,750</p>	<p>Only \$550; the rest is lost.</p>	<p> Yes unless you continue under COBRA.</p>
Limited purpose FSA	Enroll in the Core medical option. ³	<ul style="list-style-type: none"> • Dental • Vision 	<p>Up to \$2,750</p>	<p>Only \$550; the rest is lost.</p>	<p> Yes unless you continue under COBRA.</p>
Dependent care FSA	You have dependents needing care so you can work. ⁴	<ul style="list-style-type: none"> • Child care • After-school care • Adult day care • Summer camp expenses 	<p>Up to \$5,000 per family (or \$2,500 if married and filing taxes separately)</p>	<p> No You lose any amount you don't use by March 15, 2022.</p>	<p> Yes</p>

¹ See IRS Publications [502](#) and [969](#) for details on eligible health care expenses. See IRS publication [503](#) for details on eligible dependent care expenses.

² Proof of medical necessity may be required.

³ If you enroll in the Core option with the HSA, you can use the limited purpose FSA to pay for eligible dental and vision expenses only – which allows you to reserve your HSA for eligible medical expenses.

⁴ Money in your dependent care FSA can only be spent on expenses necessary for you and your spouse to work, look for work or attend school full time. You can use your dependent care FSA for dependents under age 13 whom you claim on your federal tax return (or for whom you are the custodial parent, if divorced) and/or a spouse or dependent who is physically or mentally incapable of self-care and lives in your home for more than half the year.