

CHARGING Forward with the New HSA Saver Medical Plan

AT-A-GLANCE:

Comparing the New HSA to Other Healthcare Savings/Spending Accounts

Not all savings and spending accounts are created equal. It's important to understand which ones you are eligible for and what they have to offer. Here's a high-level comparison of the key features of the various accounts offered by BorgWarner:

	Health Savings Account (HSA) <i>Available to members of the NEW HSA Saver Plan</i>	Health Reimbursement Account (HRA) <i>Available to members of the HRA Medical Plan (formerly the Basic Plan)</i>	Health Care Flexible Spending Account (HCFA) <i>Available to anyone except those enrolled in an HSA</i>	Limited Purpose Flexible Spending Account (LPFSA) <i>Available to members of the NEW HSA Saver Plan</i>
I own the account	✔	✘	✘	✘
I can contribute to the account	✔	✘	✔	✔
BorgWarner contributes to the account	✔	✔	✘	✘
I can change the contribution amount at any time	✔	n/a	✘	✘
There is a maximum annual contribution limit	✔	n/a	✔	✔
I can make after-tax contributions	✔	n/a	✘	✘
The account earns interest and grows tax-free	✔	✘	✘	✘
Funds are withdrawn tax-free if used for qualified expenses	✔	✔	✔	✔
The account can be invested	✔	✘	✘	✘
All unused funds can be carried over for use in the following year	✔	✘	✘*	✘*
I can take my balance with me if I leave or retire	✔	✘	✘	✘

*Participants can carry over up to \$610 of unused funds from year to year. Any remaining funds are forfeited.

LEARN MORE: To gain added insights about how these accounts differ, please see “A Closer Look At How the HSA, HRA, FSA and LPFSA compare.”



Watch for additional articles coming soon about the HSA and all it has to offer. All articles will be posted on the U.S Benefit Pulse page and Borgwarner.com/benefits as they become available.