

## Comparing the Health Care FSA with the HSA

	Health Care FSA	Health Savings Account (HSA)
How it works	You set aside your own money to pay for eligible medical, prescription, dental, and vision expenses — and save on taxes.	You and Wilson Sonsini set aside money to pay for eligible medical, prescription, dental, and vision expenses — and save on taxes.
Who can enroll?	Benefits-eligible employees who enroll in Kaiser, waive medical benefits, or who are otherwise not eligible for a Health Savings Account.	Benefits-eligible employees who enroll in the Cigna Choice Fund HDHP medical plan and who are not covered by other medical insurance, including a spouse's medical plan or general purpose Health Care FSA, or Medicare.
Do I have to enroll separately?	Yes. If you want to participate in the Health Care FSA in 2021, you must enroll.	Yes. If you want to participate in the HSA, you must enroll in the Cigna Choice Fund HDHP medical plan.
Who contributes?	You. You decide how much to contribute to your Health Care FSA — from \$120 to \$2,750 per year. Contributions are deducted from your paycheck on a pre-tax basis.	You and Wilson Sonsini. You decide how much to contribute to your Health Savings Account, taking into account the firm's contribution. You are responsible for making sure your total annual contributions do not exceed the IRS limits applicable to your situation.
What expenses are covered?	Eligible expenses include: <ul style="list-style-type: none"> <li>• Medical, dental, prescription, and vision plan copays, deductibles, and coinsurance.</li> <li>• Other eligible expenses described in IRS Publication 502, provided they are not reimbursed by your health plan.</li> </ul>	Eligible expenses include: <ul style="list-style-type: none"> <li>• Medical, dental, prescription, and vision plan copays, deductibles, and coinsurance.</li> <li>• Other eligible expenses described in IRS Publication 502 provided they are not reimbursed by your health plan.</li> </ul>
Whose eligible expenses are covered?	<ul style="list-style-type: none"> <li>• Your own expenses</li> <li>• Expenses of your spouse</li> <li>• Expenses of individuals you claim as dependents on your federal tax return</li> </ul>	<ul style="list-style-type: none"> <li>• Your own expenses</li> <li>• Expenses of your spouse</li> <li>• Expenses of individuals you claim as dependents on your federal tax return</li> </ul>
Does my account balance carry over?	No. This is a “use it or lose it” benefit.	Yes. Your HSA savings can be carried forward from year to year.
Who approves my claims?	PayFlex is the third-party administrator that reviews your claims and provides reimbursements. Visit their website at <a href="http://www.payflex.com">www.payflex.com</a> to check balances and submit claims.	You retain your own documentation of eligible expenses and report your contributions and distributions when you file your annual tax return. Year-end tax reports are provided on the banking portal at <a href="http://www.mycigna.com">www.mycigna.com</a> .