

FEATURE	HSA	FSA	HRA	CARROT FERTILITY
WHO FUNDS IT	Employee (and sometimes employer)	Employee (via salary deductions)	Employer	Employer (through benefits program)
TAX BENEFITS	Tax-deductible contributions, tax-free growth, and withdrawals	Pre-tax contributions reduce taxable income	Reimbursements are tax-free	Benefits are tax-free for eligible services
CARRYOVER OF FUNDS	Yes, funds roll over year after year	Limited (use-it-or-lose-it policy)	Depends on employer's policy	Depends on employer's plan
CONTROL	Employee has full control, even if they change jobs	Employer-managed, with employee input	Employer-controlled	Managed by Carrot Fertility, but benefit details depend on employer
ELIGIBLE EXPENSES	Broad range of medical expenses, including doula services	Broad range of medical expenses, including doula services	Depends on employer's plan, but often includes doula services	Covers doula services, fertility care, and reproductive health, depending on employer's benefits