

# SPENDING ACCOUNTS



## Health Savings Account

Employees enrolled in a company-sponsored medical plan may also elect a Health Savings Account (HSA). An HSA is a savings account that lets you set aside money on a pre-tax basis to pay for qualified medical, dental, and vision expenses. Participants can elect an employee contribution to be deducted from their paycheck through their enrollment. The monthly contribution can be changed at any time. The entire HSA balance will roll over every calendar year.

The IRS sets contribution limits on HSA accounts annually. Combined spousal contributions cannot exceed the IRS maximum contributions limits each year.

2025 Annual HSA Contribution Limits	
Individual	\$4,300
Family	\$8,550
Catch-up (age 55+)	\$1,000

Participants who are enrolled in Medicare or any other first dollar medical coverage, including a general purpose FSA cannot contribute to an HSA.

## Dependent Care Flexible Spending Account

Any employee can enroll in a Flexible Spending Account (FSA) regardless of enrollment in a health plan. An FSA is a spending account that lets you set aside pre-tax dollars to pay for qualified expenses. Participants elect the annual available balance during Open Enrollment, divided equally amongst payroll deductions throughout the year. The balance elected during enrollment cannot be changed unless there is a qualifying life event.

FSA Type	Details	2025 Contribution Limit	Last day to Incur Expenses	Last day to Submit Claims
Dependent Care Flexible Spending Account (DCFSA)	Can be used for qualified dependent care (examples: daycare, pre-school, custodial care for elderly or disabled dependents)	\$5,000	December 31, 2025	March 15, 2026