FLEXIBLE SPENDING ACCOUNTS

Flexible Spending Accounts (FSAs) let you set aside pre-tax money from your paycheck to pay for eligible healthcare and dependent care expenses. An FSA can help you reduce your taxable income and save on expenses you already pay!

1. Estimate
Estimate your expenses and decide how much you want to contribute for the entire plan year.

2. Contribute
Your contributions are deducted each paycheck before taxes are applied and set aside in your FSA.

3. Spend Funds!
Use your FSA debit card for eligible expenses or reimburse yourself from your account.

4. File Claims
Don't forget to file any claims for reimbursement before the deadline! *See the deadlines for each type of FSA below.*

HEALTHCARE FSA	LIMITED PURPOSE FSA	DEPENDENT CARE FSA
Use For		
Medical, prescription, dental and vision expenses for yourself, your spouse and your dependents	Limited to dental and vision expenses to comply with HSA eligibility rules	Dependent care expenses for a dependent elder or a child under age 13 that allow you to go to work
Annual Contribution Limits		
$3,300 per year[1]	**$3,300 per year[1]**	**$7,500 per year[2]**
Eligibility		
Not available to HSA participants	Only available to HSA participants	All full-time employees eligible
Fund Availability		
All funds immediately available to you at the beginning of the plan year	All funds immediately available to you at the beginning of the plan year	Funds available as they are contributed each pay period
Important Deadlines		
Incur expenses by March 15, 2027 File claims by June 30, 2027	Incur expenses by March 15, 2027 File claims by June 30, 2027	Incur expenses by Dec. 31, 2026 File claims by March 15, 2027

[1]Subject to change when IRS releases 2026 limits.

[2]The Dependent Care FSA contribution limit is $3,750 if you're married and filing a separate tax return.

ESTIMATE CAREFULLY!

Use it or lose it. Only contribute what you will spend before the deadline for incurred expenses listed above. **You forfeit any unused money.**

You cannot change your FSA contributions after open enrollment unless you have a qualifying life event.

SEE WHAT'S ELIGIBLE

You may be surprised! You can filter the list by type of FSA.

Visit | *FSAStore.com/fsa-eligibility-list*

NON-DISCRIMINATION TESTING

The company has the right to automatically reduce your FSA contribution elections or re-characterize your FSA benefits as taxable income without your consent where such action is taken for purposes of complying with certain IRS non-discrimination rules which generally prohibit FSA plans from favoring highly compensated individuals and other key employees.