

Flexible Spending Accounts (FSAs)

You can elect to contribute to a Health Care FSA to pay for eligible health care expenses, and/or a Dependent Care FSA to pay for eligible dependent care expenses. You set aside pretax dollars, reducing your taxable income. According to IRS rules, you must enroll in the FSAs each year that you want to contribute. **Any amounts left in your FSAs at the end of the year are generally forfeited (other than up to \$660 in the Health Care FSA that can roll over), so plan carefully.**

Health Care FSA

You can contribute up to \$3,300* to your account to pay for eligible out-of-pocket medical, dental, and vision care expenses for yourself and your eligible dependents. You will receive an FSA debit card to make payment more convenient. Up to \$660 of unused funds can roll over from 2025 into 2026 and must be used in the next calendar year.

Dependent Care FSA

You can contribute up to \$5,000 (\$2,500 if married and filing separately) to your account to pay for expenses to care for a dependent child under age 13 or a dependent adult while you and your spouse work or look for work. Qualifying expenses include eligible preschool, before- and after-school programs, and child or elder day care. **Dependent health care expenses cannot be reimbursed from a Dependent Care FSA.** FSA nondiscrimination testing rules can restrict eligibility and/or result in reimbursements becoming taxable for highly-compensated employees.

* FSA limits are set by the IRS and subject to change each year.

If you enroll in the HDHP Plus HSA, you are not eligible to enroll in the Health Care FSA. If you're currently enrolled in the Health Care FSA and have a balance at the end of the year, then you enroll in the HDHP Plus HSA for the following year, your unused balance will automatically move to a Limited Use FSA. You can use the Limited Use FSA for eligible expenses incurred before the end of the calendar year, and will have through March 31 of the following year to submit claims. Any unused funds are then forfeited.