

USING YOUR FSA



YOUR OPTIONS

Healthcare FSAs provide reimbursement for out-of-pocket medical, dental, and vision care expenses, such as deductibles, prescriptions, check-ups, and more.

Dependent Care FSAs help pay for eligible child and adult care services, such as preschool, before or after school programs, daycare, summer camps (not overnight camps), and more. Eligibility includes:

- a child under the age of 13, or
- a child, spouse, or other dependent who is physically or mentally incapable of self-care and resides with you for more than half the year and regularly spends at least 8 hours a day in your home.

Limited FSAs can be used for qualified dental, vision and preventive expenses when enrolled in an HSA plan.

Premium Only Plans allow you to pay for employer-provided health and other insurance premiums with tax-free dollars. If you are covered under your employer's health and/or other insurance plans, you are typically automatically enrolled. Notify your employer if you don't want your premiums paid tax-free.

Post-Tax FSA allows you to set aside money post-tax for qualifying medical, dental and vision expenses. If you do not use the money by the end of the year, it will be refunded to you.

LEFTOVER FUNDS

Your plan includes the carry-over option. The carryover allows you to rollover up to the designated amount for the year of unused medical/limited FSA funds at the end of the plan year.

2024 - Roll over up to \$640 into 2025. For 2025, roll over up to \$660 into 2026.