

FSA

FACT SHEET

Using a Flexible Spending Account (FSA) is a smart way to make the most of your benefit dollars. You can use before-tax dollars from your FSA to reimburse yourself for eligible out-of-pocket medical and dependent care expenses. This means tax savings and increased take-home pay, all with the convenience of a prepaid benefits card.

What is a Flexible Savings Account (FSA)?

With an FSA, you can elect to contribute up to **\$3,400** annually in 2026 (IRS limit). For Dependent Care FSAs, the maximum is **\$7,500** if married filing jointly, or **\$3,750** if married filing separately, as set by the IRS. Your elected amount is deducted from your paycheck in equal installments throughout the year until you reach your specified annual maximum. The portion of your pay that goes into an FSA is not considered taxable income, giving you immediate tax savings. You can use FSA funds during the plan year to pay for qualified medical or dependent care expenses.

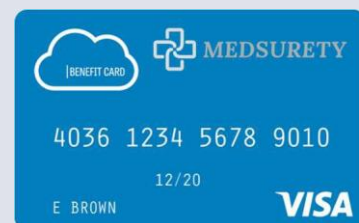
- A Healthcare FSA allows reimbursement for qualifying out-of-pocket medical expenses.
- A Limited Purpose FSA is designed to work alongside a qualified High-Deductible Health Plan (HDHP) and Health Savings Account (HSA). It only allows reimbursement for eligible vision and dental expenses.
- A Dependent Care FSA allows reimbursement for dependent care expenses, such as daycare, incurred on behalf of eligible dependents.

With all FSA account types, you'll have access to a secure, user-friendly web portal where you can track your account balance, view claim history, and submit reimbursement requests.

You'll receive a convenient **prepaid benefits card** to easily pay for eligible services and products not covered by your health insurance. Payments are automatically withdrawn from your account—just swipe and go. Most expenses are validated through the transaction, but some may require a receipt in accordance with IRS rules. When needed, receipts can be easily uploaded through the consumer portal or mobile app.

With an FSA, you can:

- **Enjoy significant tax savings** with pre-tax contributions and tax-free reimbursements for qualified plan expenses.
- **Quickly and easily access funds** using the prepaid benefits card at point of sale, or request direct deposit to your bank account through the online portal or mobile app.
- **Reduce paperwork and filing hassles** by using your prepaid benefits card.
- **Enjoy secure, 24/7 access** to your account through the convenient Consumer Portal.
- **Manage your FSA "on the go"** with our easy-to-use mobile app.
- **Easily file claims online** (when required) and let the system automatically determine approval based on eligibility and available funds.
- **Stay up to date on** balances and required actions with automated email alerts and convenient messages on the portal and mobile home page.
- **Get one-click answers** to benefits questions.
- **Use It or Roll It Over.** Now, up to \$660 of your unused Healthcare FSA balance can be carried over into the next plan year instead of being lost. This makes enrolling in an FSA less risky and gives you more flexibility to spend your FSA funds on necessary out-of-pocket healthcare expenses—without the pressure of last-minute, unnecessary spending at year-end.



IS AN FSA RIGHT FOR ME?

An FSA is a great way to pay for expenses with pre-tax dollars.

A Healthcare FSA could save you money if you or your dependents:

- Have out-of-pocket expenses like co-pays, coinsurance, or deductibles for health, prescription, dental, or vision plans
- Have a health condition that requires the purchase of prescription medications on an ongoing basis
- Wear glasses or contact lenses, or are planning LASIK surgery
- Need orthodontia care (such as braces) or have dental expenses not covered by your insurance

A Dependent Care FSA provides pre-tax reimbursement for eligible out-of-pocket dependent care expenses. This benefit may be a good fit if you (and your spouse, if married) are working or in school, and:

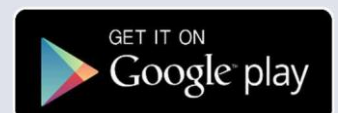
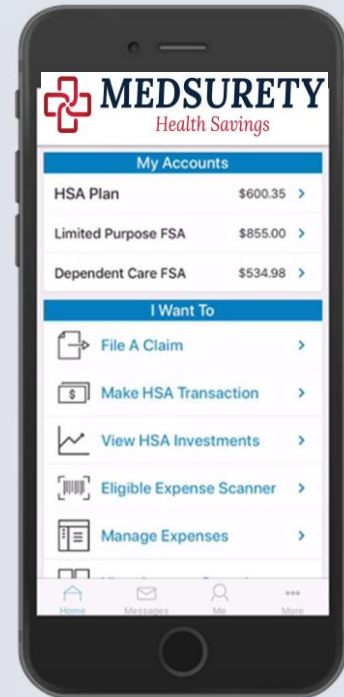
- Your dependent children under age 13 attend daycare, after-school care, or summer day camp
- You care for someone of any age whom you claim as a dependent on your federal tax return and who is mentally or physically incapable of self-care

PLAN AHEAD

Before enrolling, you'll need to decide how much to contribute to your account(s). Take time to estimate your anticipated eligible medical and dependent care expenses for the 2026 calendar year, but know that you don't have to worry about losing unused funds (up to \$660).

Be sure to estimate carefully. Any unused funds in your Healthcare FSA may be forfeited if not spent within the allotted grace period. Expenses incurred during the grace period are applied to your prior year's balance before current year funds are used.

With the convenience of a mobile device, you can see your available balance anywhere, anytime as well as file claims and upload receipts.



*The amount you save in taxes with a Flexible Spending Account will vary depending on the amount you set aside in the account; your annual earnings; whether or not you pay Social Security taxes; the number of exemptions and deductions you claim on your tax return; your tax bracket and your state and local tax regulations. Check with your tax advisor for information on how participation will affect your tax savings.

