



# 2026

## Flexible Spending Accounts



### WHAT IS AN **FSA?**

Flexible spending accounts, or FSAs, provide you with an important tax advantage that can help you pay health care and dependent care expenses on a pre-tax basis. By anticipating your family's health care and dependent care costs for the next plan year, you can lower your taxable income.



#### Health Care FSA

The Health Care FSA allows you to set aside pre-tax dollars to use for eligible expenses such as office visit and prescription drug copays. You may contribute a maximum of **\$3,400** per year. The plan year runs January 1<sup>st</sup> until December 31<sup>st</sup> with a 3 month grace period extension until **March 31<sup>st</sup>**.



#### Grace Period

The FSA Grace Period runs through **March 31<sup>st</sup>** of the following plan year. This is an extended period of coverage at the end of every plan year that allows you extra time to incur expenses to use your remaining medical Flexible Spending Account balance after the end of the plan year.



#### Dependent Care FSA

The Dependent Care FSA is a great way to pay for dependent care expenses for qualifying dependents with pre-tax dollars. You may set aside a maximum of **\$7,500** per year if you are married and filing a joint tax return or **\$3,750** per year if you are married and filing separately.

### BE AWARE!

There is a \$680 rollover and amounts over \$680 in the account at the end of the plan year will be forfeited.