

# Full Use Health Flexible Spending Account

## Why should I choose a full use health flexible spending account (FSA)?

A flexible spending account (FSA) lets you save money by setting aside pre-tax dollars to pay for eligible medical, dental and vision expenses incurred by you, your spouse or your eligible dependents.



### Take home more money

Putting money into an FSA decreases your taxable income, which means you'll take home more money.



### Plan better for health expenses

Spend your funds on the eligible health expenses you incur throughout the year. The IRS has a "use it or lose it" rule for FSAs, which means funds must be spent by the end of the plan year unless your employer offers a grace period or carryover.



### Flexibility

You can use your funds for eligible expenses occurred by you, your spouse, or your eligible dependents. Thousands of products and services are FSA eligible. (Eligible expenses are determined by the IRS.)



### Funds on Day 1

All of your FSA dollars are available on the very first day of the plan year. For example, if you choose to contribute \$1,200 to your FSA, your contributions will be deducted evenly across all of your paychecks for the year, but you have access to all \$1,200 on Day 1.



### Can I enroll?

Yes, as long as you or your spouse aren't actively enrolled and contributing to a Health Savings Account (HSA).

## Contribution limits + IRS regulations

The IRS sets the maximum dollar amount you can elect to contribute to a Full Use Health FSA. The annual contribution limit for 2025-2026 is \$3,300.

**Tip:** Review how much you spend on eligible healthcare expenses every year to determine how much to elect.

## Changing your election

In order to make changes to your election after open enrollment, you need to experience a qualifying life event. These events include:

- Change in marital status or in the number of dependents
- Increase due to birth, adoption, or marriage
- Decrease due to death, divorce, or loss of eligibility
- Gain or loss of eligibility due to a change in participant, spouse, or dependent employment status

If you experience a qualifying life event, contact your employer to make changes to your election.

## Uses

You may flex for most health care expenses not covered by your insurance. These expenses are referred to as your out-of-pocket medical expenses. These expenses must be incurred as a result of an illness, treatment, diagnosis or injury. Copays and deductibles under and any medical, dental, or vision plan are also eligible. Some expenses require a letter of medical necessity for coverage.

## Discount

Think of it as a discount on healthcare expenses at stores such as Amazon, Target, CVS, Walmart, Walgreens and more. Dollars you contribute are taken out of your paycheck before tax, which means a \$100 purchase would actually cost you over \$130 without a combination FSA.\*

## What's Not Covered?

Items purchased for your general well-being or for purposes of personal hygiene are not generally eligible. Examples would be toothbrushes, vitamins and supplements, and cosmetics or cosmetic procedures.