



Medical Flexible Spending Account and Dependent Care Spending Account

2025 Limits

Medical FSA: \$3,300

- Carryover: \$660

Dependent Care FSA: \$5,000 (or \$2,500 if filing separately)

- Two and a half months Grace Period

Medical FSA

The medical spending account allows you to pay eligible healthcare costs not covered by insurance using pre-tax dollars. You can pay eligible expenses incurred by your dependents, as well.

The amount you elect is available to use on first day of the plan year. Your annual election is divided evenly across the payroll schedule. It is important to note that any funds not spent by the end of the plan year are forfeited under the *use it or lose it* rule.

- **Carryover Benefit**

You can roll over a maximum of \$660 (the 2025 IRS limit) of any unspent money to the next plan year. Any unspent funds exceeding this amount will be forfeited.

Dependent Care FSA

The dependent care spending account allows you to pay daycare expenses for eligible dependents using pre-taxed dollars. After each payroll contribution is made, the funds become available for reimbursement.

- **Grace Period**

The grace period extends the plan year by two and a half months. Any funds not used by September 13 will be forfeited.