Newport-Mesa
Unified School District

wex®

Discovery Benefits®
a wex company

Medical Flexible Spending Account

FSA

FSA Medical Flexible Spending Account

Funds on day 1

Discount

Plan ahead

FSA Annual Contribution Limit

2025 Medical FSA Maximum:

$3,300

- Contribute and spend funds tax-free
- Pay for eligible out-of-pocket healthcare expenses
- Use it or lose it, except for Carryover

Meet Ashley

Ashley is a 33 year old college graduate working in Marketing.

Without Healthcare FSA

GROSS ANNUAL PAY..... $60,000
TAX RATE (18%) ..... -$10,800
NET ANNUAL PAY $49,200
HEALTHCARE EXPENSES ..... -$2,600
FINAL TAKE-HOME PAY $46,600

With Healthcare FSA

GROSS ANNUAL PAY..... $60,000
ANNUAL FSA CONTRIBUTION -$2,600
ADJUSTED GROSS PAY $57,400
TAX RATE (18%) ..... -$10,332
FINAL TAKE-HOME PAY $47,068

Take home this much more with a Healthcare FSA

$468

All figures in this table are estimates and based on an annual salary of $60,000 and maximum contribution limits to the benefit account.
Your salary, tax rate, healthcare expenses and tax savings may be different.

FSA Medical FSA Grace Period and Run-out

October 1, 2025 – September 30, 2026

September 30, 2026 – deadline to incur claims

December 31, 2026 – deadline to submit claims

FSA Medical FSA Carryover

- The carryover allows you to roll over up to $660 to the next plan year
- Funds are available after the end of the run-out period – December 2026
- Allowed to elect full maximum regardless of carryover amount
- Only available for Medical FSA funds

Dependent Care Flexible Spending Account

FSA

FSA Why Choose a Dependent Care FSA?

Pre-tax benefit

Save money

Save strategically

FSA Annual Contribution Limit

2025 Dependent Care FSA Maximum:

$5,000 per household

$2,500 per person
(if married or filing separately)

- Contribute and spend funds tax-free
- Pay for qualified dependent care expenses
- Use it or lose it, no Carryover

Meet Kenneth

Kenneth is a 36 year old single father with 2 children in daycare.

Without Dependent Care FSA

GROSS ANNUAL PAY..... $60,000
TAX RATE (18%) ..... -$10,800
NET ANNUAL PAY $49,200
DEPENDENT CARE EXPENSES -$5,000
FINAL TAKE-HOME PAY $44,200

With Dependent Care FSA

GROSS ANNUAL PAY..... $60,000
ANNUAL FSA CONTRIBUTION -$5,000
ADJUSTED GROSS PAY $55,000
TAX RATE (18%) ..... -$9,900
FINAL TAKE-HOME PAY $45,100

Take home this much more with a Dependent Care FSA

$900

All figures in this table are estimates and based on an annual salary of $60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, healthcare expenses and tax savings may be different.

FSA Dependent Care Grace Period and Run-out

October 1, 2025 – September 30, 2026

September 30, 2026 – deadline to incur claims

December 31, 2026 – deadline to submit claims

Utilizing Medical and Dependent Care Flexible Spending Accounts

FSA

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FSA IRS Regulations

Elections cannot be changed mid-year

Qualifying status changes include:

- Marital status
- Number of dependents
- Job status
- Daycare cost/provider change

30 days to make changes

FSA Benefits Debit Card

- Free Benefits Debit Card, Instant access to FSA funds.
- Some transactions are automated, but the IRS may require documentation for certain spending reimbursements.

How do I get a card?
We'll automatically mail you two debit cards to the address listed in your account the first time you enroll. If you're already enrolled, continue using the debit card you have.

Additional cards
You can request additional debit cards for your spouse or dependents from your online account. Log in, under Accounts select Banking/Cards.

Expiring debit card
We will automatically mail you a new debit card 30 or more days prior.

Lost or stolen cards
If your debit card is lost or stolen, you can report it in your online account or mobile app and request a new card.

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FSA Claim Filing

The best form of documentation when submitting a claim is either an explanation of benefits (EOB) from your carrier, or an itemized receipt from your provider

- Any documentation provided must contain the following information:
- When the service was received
- Where the service was received
- What service was received
- The amount/cost of the service received

FSA Claim Filing Options

Mobile app, online account or manual claims

Processed within two business days

Choose direct deposit or paper check

Direct Deposit – FREE
$25 minimum reimbursement for paper checks

FSA Account Access

Online Account

Mobile App

Benefits Mobile App

With our benefits mobile app, you can:

Get instant updates on the status of your claims.

File a claim and upload documentation in seconds using your phone's camera.

Report a card as lost or stolen, which cancels the card and ships you a new one.

Log in through face recognition or fingerprint (depending on your phone).

Check your balance and view account activity.

Use your benefits debit card directly from your mobile phone with Apple Pay or Samsung Pay.

Scan an item's bar code to determine if it's an IRS code section 213(d) eligible expense.

Reset login credentials.

FSA Contact Participant Services

Our Participant Services team is available Monday through Friday, from 6 a.m. to 9 p.m. CT, except holidays.

Live Chat

Email

customerservice@wexhealth.com

Phone

866-451-3399

Thank You!