

Eastern Suffolk BOCES
Flexible Spending Account Program 2026
IMPORTANT INFORMATION FOR PARTICIPANTS

Eastern Suffolk BOCES' flexible spending program is administered by WEX, Inc. – including the benefit debit card to be utilized for eligible FSA Healthcare expenses. The amounts you elect to be set aside for your Health Flexible Spending Account (Healthcare FSA) and/or your Dependent Care FSA will be in-force for the 1/1/2026 through 12/31/2026 plan year.

Plan Year: January 1, 2026 – December 31, 2026

ELECTION LIMITS:	Healthcare FSA	Dependent Care FSA
Minimum Election Allowable:	\$350.00	\$350.00
Maximum Election Allowable:	\$3,400.00 (per person)	\$7,500.00 (per household)

Grace Period: ESBOCES has elected to offer the Grace Period provision for the 1/1/2026 through 12/31/2026 Healthcare FSA Plan Year. (This should not be confused with the run-out period defined below). Established by the IRS, the grace period allows an additional 2 months and 15 days following the end of your plan year in which you are allowed to incur claims toward funds that you contributed to your FSA during the previous plan year. Basically, you have an additional 2 months and 15 days to “use it” before you “lose it.”

90-Day Run-Out Period: Participants are allowed a 90-day claim submission period after the plan year ends or their termination of active employment in which to submit claims that occurred but were not yet submitted for reimbursement.

FSA Forfeitures (“Use It or Lose It”): If you contribute pre-tax dollars into your Healthcare FSA or Dependent Care FSA and then do not have enough eligible expenses during the Plan Year to equal the amount you contributed, you will lose the balance remaining in your account when the Plan Year ends. That is why it is important to plan carefully before deciding how much to contribute. With careful planning, you can minimize the risk of losing any of your contributions. According to the IRS, after all submitted reimbursement claims have been processed, any funds remaining must be returned to the employer. Employers are not permitted to return funds directly or indirectly to employees that have remaining balances in their accounts at the close of the plan year.

Eligible Expenses: A complete listing of eligible expenses can be obtained on the IRS website or by visiting the FSA store: www.fsastore.com