# Flexible Spending Accounts

Set aside pretax dollars from each paycheck to pay for certain IRS-approved health expenses. We offer the following Flexible Spending Accounts (FSAs).

## Health Care FSA

The Health Care FSA covers qualified medical, dental, and vision expenses for you and your eligible dependents. Eligible expenses include:

- Deductibles, copays, and coinsurance
- Prescription drugs
- Braces, glasses, and contacts
- Hearing aids and batteries

If you enrolled in an HDHP and contribute to an HSA, you may not contribute to a Health Care FSA.

## Annual Maximum FSA Contributions

| 2026 | HEALTH CARE FSA |
|---|---|
| **Annual Maximum Contribution** | $3,400 |
| **Run-out Period** | 90 days |
| **Carryover** | No carryover |
| **Grace Period** | 75 days |

### How to Access Funds/Pay or Get Reimbursed

Use your FSA debit card
OR
Pay out-of-pocket, and submit your receipts for reimbursement.

# Flexible Spending Accounts

## Get More Information or Submit Receipts

Visit **www.nbsbenefits.com**.

Call **855-399-3035**.

Fax **844-438-1496**.

Email **service@nbsbenefits.com**.

Download the **Carrier app**.

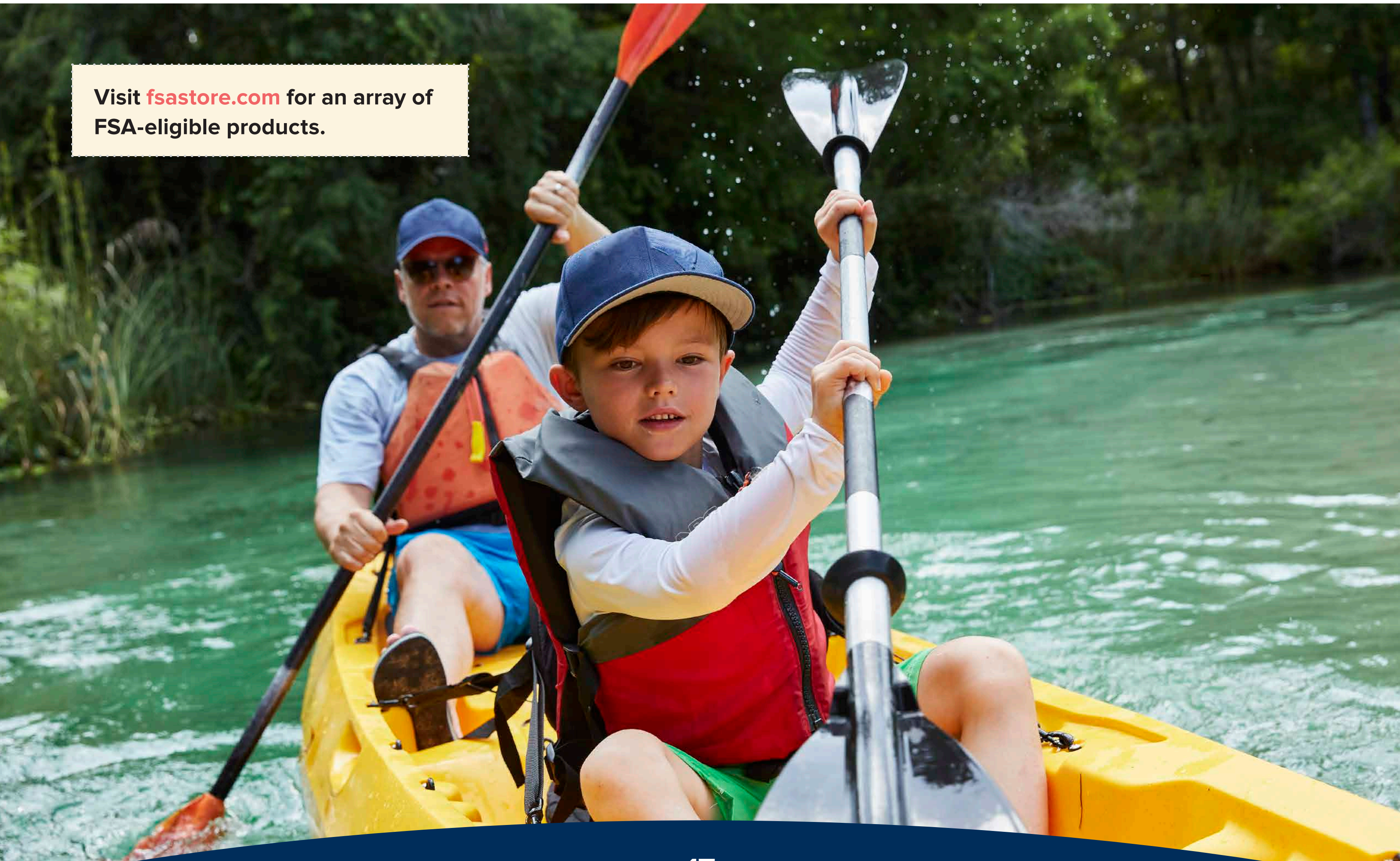
Participant Portal: **www.mynbsbenefits.com**.

Mail: **National Benefit Services, LLC**
**P.O. Box 219393**
**Kansas City, MO 64121-9393**

### Important Reminders!

FSAs are generally considered “use it or lose it” accounts, and unused remaining funds at the end of the plan year may be forfeited. Your employer may offer some flexibility (e.g., more time via a grace period to incur expenses; or a limited amount of funds that can be carried over in to the next plan year). Because options vary by employer, it’s important to review your specific plan details or check with your employer for more information.

Planning the amount of your contributions carefully can help you make the most of your FSA and avoid losing unused funds. You cannot change your contribution election during the plan year unless you experience a QLE. Keep itemized receipts to verify debit card payments.



**Visit fsastore.com for an array of FSA-eligible products.**