

Flexible Spending Account (FSA)



What is a flexible spending account?



Set money aside,
before taxes, for
healthcare expenses.
(Save up to 30% on
eligible healthcare
expenses!*)



All funds available
on Day 1



Plan ahead

*Based on a 30% tax bracket.

Medical FSA eligible expenses

Thousands of expenses are covered by a medical FSA, including but not limited to:

- Copays and coinsurance
- Doctor visits and surgeries
- Over-the-counter medications (first-aid, allergy, asthma, cold/flu, heartburn, etc.)
- Prescription drugs
- Birthing and Lamaze classes
- Dental and orthodontia
- Frames, contacts, prescription sunglasses, etc.

Limited FSA eligible expenses

Dental, Vision, Preventative

Thousands of expenses are covered by a limited FSA, including but not limited to:

- Dental and orthodontia office visits and expenses
- Dental implants, veneers, dentures and bridges
- Optometrist and ophthalmologist visits and expenses
- Eye glasses, contacts, prescription sunglasses, solutions and drops



A limited FSA can be paired with a health savings account (HSA)

Combination FSA eligible expenses

Dental, Vision, Preventative

Thousands of expenses are covered by a combination FSA, including but not limited to:

- Dental and orthodontia office visits and expenses
- Dental implants, veneers, dentures and bridges
- Optometrist and ophthalmologist visits and expenses
- Eyeglasses, contacts, prescription sunglasses, solutions and drops



A combination FSA can be paired with a health savings account (HSA)



After you hit the IRS deductible, your combination FSA can cover eligible out-of-pocket medical expenses just like a Medical FSA

2026 Medical FSA maximum annual election: \$3,400

- Contribute and spend funds tax-free
- Pay for eligible out-of-pocket healthcare expenses
- Employer contribution (if applicable)

Check with your employer to confirm how many days you have to submit claims for reimbursement after the plan year ends.

Use it or lose it:

Don't forget to spend your FSA dollars. You'll forfeit any money left in your account at the end of the plan year.

FSA Annual Contribution Limit

Changes to your FSA election

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

- Change in marital status
- Change in the number of dependents
- Change in employment status



If you experience a qualifying life event, your employer can help you change your election.

What is a dependent care FSA?



Set money aside,
before taxes, for
dependent care
expenses



Tax savings



To be eligible for a
dependent care FSA, both
you (and your spouse, if
applicable) must work, be
looking for work, or be full-
time students

Dependent Care FSA eligible expenses

What's covered?

The list includes, but is not limited to:

- Child care center, babysitter, nanny (birth through age 12)
- Summer day camp
- Before- or after-school care
- Disabled dependent and/or spouse care
- Elder care

2026 Dependent Care FSA maximum annual election:

\$7,500 per household

\$3,750 per person (if married or filing separately)

- Contribute and spend funds tax-free
- Pay for eligible out-of-pocket healthcare expenses
- Employer contribution (if applicable)

Check with your employer to confirm how many days you have to submit claims for reimbursement after the plan year ends.

Use it or lose it:

Don't forget to spend your FSA dollars. You'll forfeit any money left in your account at the end of the plan year. Check with your employer to confirm how many days you have to submit claims for reimbursement after the plan year ends.

Dependent Care FSA Annual Contribution Limit

Changes to your dependent care FSA election

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

- Change in marital status
- Change in the number of dependents
- Change in employment status
- There is a change in daycare providers
- Your child turns age 13
- The cost of qualified daycare expenses increases or decreases
- There is a judgment, decree, or order requiring a change in coverage

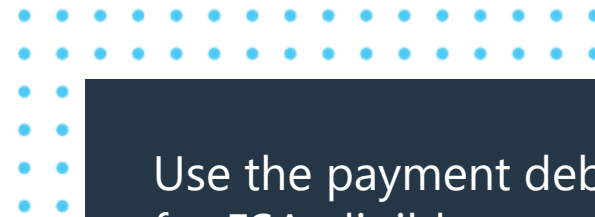


If you experience a qualifying life event, your employer can help you change your election.

Leveraging your account

Once enrolled, you'll have access to:

- Online account
- Mobile app
- Payment debit card



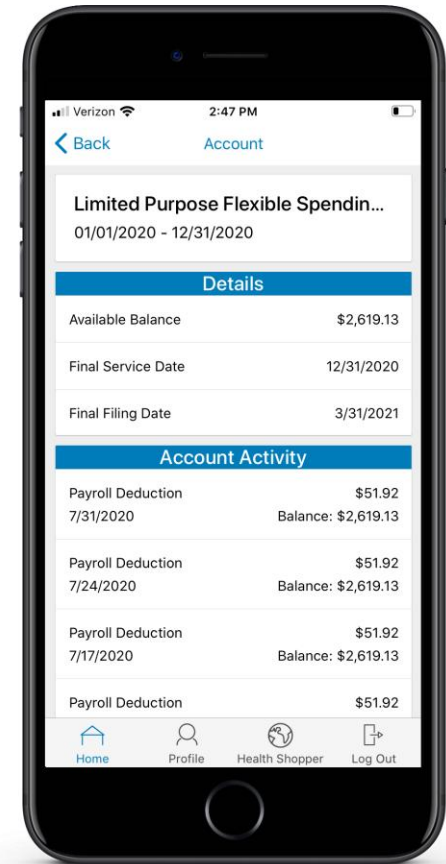
Use the payment debit card to pay for FSA eligible expenses or pay out of pocket and request a distribution from your account through your online account or mobile app.

Sign up for text alerts to stay up to date on your account.

Manage your benefits on the go

The mobile app allows you to:

- ✓ Use fingerprint login to access account(s) with ease
- ✓ Check balances + account details
- ✓ View an account snapshot to obtain key account info
- ✓ Submit and check claims requiring receipts
- ✓ Upload + organize receipts
- ✓ Scan a product bar code to determine eligibility as a qualified medical expense
- ✓ Access account funds to pay yourself or someone else, such as a doctor
- ✓ View important messages about account(s) and get notifications via text alerts
- ✓ Click to call or email customer service to report a debit card as lost or stolen



Thank you!