



KNOW YOUR BENEFITS

Flexible Spending Account (FSA)

A Flexible Spending Account, or FSA, lets you pay for eligible out-of-pocket expenses not paid for by your insurance plan. An FSA allows you to use pre-tax dollars and cover expenses for yourself, your spouse and eligible dependents, saving you money.

THE HEALTHCARE REIMBURSEMENT FSA

An FSA lets you pay for out-of-pocket healthcare expenses such as deductibles and co-pays with pre-tax funds from a pre-tax account. The annual maximum contribution to a Healthcare Reimbursement FSA for 2025 is \$3,300. If your FSA allows it, you may rollover up to \$660 of unused funds a year but will forfeit any excess over \$660.

ELIGIBLE FSA EXPENSES

Eligible healthcare expenses for the Healthcare Reimbursement FSA include more than just your deductible and co-pays. Generally, any medically necessary health expense that you can deduct on your tax return is considered an eligible expense.



SOME EXAMPLES INCLUDE:

- Hearing services, including hearing aids and batteries
- Vision services, including contact lenses, eye exams, eyeglasses and Lasik surgery
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

For more information about eligible expenses, please refer to *IRS Publication 502; Medical and Dental Expenses*, available at www.irs.gov/publications/p502/index.html