



Healthcare Flexible Spending Accounts (FSA)

If you enrolled in one of the PPO medical plans, you have the option to elect the Healthcare FSA. Flexible Spending Accounts (FSAs) offer you the opportunity to deduct some of your income from your payroll on a **pre-tax basis** to pay for certain healthcare expense that may not be covered as part of your benefit plans. In addition to the pre-tax savings benefit, your total election amount will be available at the beginning of the plan year. You will “pay back” the program with future paycheck deductions.

Healthcare Flexible Spending Account Details

Annual Contribution Limits (limits subject to change)	Up to \$2,400
Medical FSA (Available with PPO Plans or stand-alone)	Qualified Expenses: Medical, Dental, Vision, Pharmacy, Over-the-Counter Medications
Debit Card Included	Yes
Plan Year	January – December
Extension period to file claims from previous plan year	90 days
Rollover Provision?	Up to \$500

The Dependent Care Account (for use with any medical plan or stand-alone)

This account allows you to payroll deduct **tax-free dollars** to fund the daycare of children under the age of 13, or a disabled spouse, child, or parent. This account can be used for daycare, preschool, after school care, summer day camp or elder care.

The annual maximum contribution is \$5,000 for individuals or married couples filing jointly, or \$3,750 for married individuals filing separately. Married couples have a combined \$5,000 limit, even if each has access to a separate dependent care FSA. This account can only be used as the money accumulates from your paycheck and must be spent by the end of the Plan Year or may be forfeited. Please refer to the plan policy for specific details regarding rollover allowances or extension periods.

