

Flexible Spending Accounts (FSAs)



Pay for qualifying expenses with tax-free money using your Flexible Spending Account through National Benefit Services.

Health and dependent care expenses can add up. Paying with tax-free funds can help. Enroll in one or more flexible spending accounts (FSAs) depending on your needs.

Health care

Health care FSA

Pay for eligible medical, prescription, dental, and vision expenses. FSAs provide you with an important tax advantage that can help you pay healthcare and dependent care expenses, and you can actually lower your taxable income.

2025 maximum contribution	\$3,300
Annual rollover amount	\$0 (use-it-or-lose-it)

This program lets employees pay for certain IRS-approved medical care expenses and prescriptions not covered by their insurance plan with pretax dollars. There are limits on salary reduction contributions to a healthcare FSA offered under a cafeteria plan and is applicable to both grandfathered and non-grandfathered health FSAs. This limit will be indexed for cost-of-living adjustments. The annual maximum amount you may contribute to the Health Care Reimbursement FSA is \$3,300 for 2025.

Some examples of eligible expenses include:

- Hearing services, including hearing aids and batteries
- Vision Services, including contact lenses, contact lens solution, eye examinations and eyeglasses
- Dental services and orthodontia
- Chiropractic services
- Acupuncture
- Prescription contraceptives

FSA/HSA Limitations: Please note, in general, per IRS regulations, married couples may not enroll in both a Flexible Spending Account (FSA) and a Health Savings Account (HSA). If your spouse is covered under an FSA that reimburses for medical expenses then you and your spouse are not HSA eligible, even if you would not use your spouse's FSA to reimburse your expenses. However, there are some exceptions to the general limitation regarding specific types of FSAs. To obtain more information on whether you can enroll in a specific type of FSA or HSA as a married couple, please reach out to the FSA and/or HSA provider prior to enrolling or reach out to your tax advisor for further guidance.