



How health care FSAs work:

- 1. Your FSA contribution is taken from your paycheck in equal amounts during the year. However, you can spend the total amount you chose to put in for the year on day one of your plan.
- 2. Your FSA comes with a debit card to pay for qualified expenses. When you have a qualified expense, your FSA works with your health care plan to automatically reimburse you. You can pay for qualified expenses out of pocket and ask to be reimbursed.
- 3. You will have a 2 1/2 month Grace Period to use any remaining funds from the previous plan year.

Important FSA tips

- Save your receipts when you spend FSA dollars. You might need them to verify your expenses or to get reimbursed.
- Plan carefully so you use all of the money in your FSA by the end of the plan year. If you don't use the money, you could lose it.

What you need to know about dependent care FSAs

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- You must have funds in your dependent care FSA before you can spend them.
 - Expenses qualify if the care makes it possible for you (or you and your spouse) to work, look for work, or go to school full-time. If your spouse is a stay-at-home parent, you shouldn't enroll in a dependent care FSA.
 - Married couples have a combined \$5,000 limit they can save in a dependent care FSA, even if each spouse has his or her own FSA. A married person filing taxes separately can save up to \$2,500.
 - Your dependents must be under the age of 13; mentally or physically unable to care for themselves and listed as dependents on your federal income tax return; or adults who depend on you for more than half of their financial support for the year.