FLEXIBLE SPENDING ACCOUNTS (FSA)

SELECT YOUR FSA ACCOUNTS

- *Health Care Flexible Spending Account*
- *Dependent Care Expense Account*

HEALTH CARE FLEXIBLE SPENDING ACCOUNT

This account enables you to pay medical, dental, vision, and prescription drug expenses that may or may not be covered under your insurance program (or your spouse's) with pre-tax dollars. You can also pay for dependent health care. The total amount of your annual election is available to you at the beginning of the year, reducing your chance of incurring a large out-of-pocket expense early in the plan year. Pasco Schools allows the "carry over" option that enables you to carry over from one year to the next a maximum of $660 of unused funds.

ELIGIBLE EXPENSES EXAMPLES

- Coinsurance & copayments
- Contraceptives
- Crutches
- Dental expenses
- Dentures
- Diagnostic expenses
- Eyeglasses, including exam fee
- Handicapped care & support
- Nutrition counseling
- Hearing devices & batteries
- Hospital bills
- Deductible amounts
- Laboratory fees
- Licensed practical nurses
- Orthodontia
- Orthopedic shoes
- Oxygen
- Prescription drugs
- Psychiatric care
- Psychologist expenses
- Routine physical
- Seeing-eye dog expenses
- Prescribed vitamin supplements (medically necessary)

HOW THE HEALTH CARE FLEXIBLE SPENDING ACCOUNT WORKS

When you have out-of-pocket expenses (such as copayments and deductibles), you can either use your FSA debit card to pay for these expenses at qualified providers or submit an FSA claim form with your receipt to WageWorks/Health Equity. Reimbursement is issued to you through direct deposit into your bank account, or by check.

2026 MAXIMUM CONTRIBUTIONS

Health Care Flexible Spending account	$3,300 max
Dependent Care Expense account	$7,500 max

Health Care FSA amount may change. 2026 maximum not published yet by the IRS.

🔗 **Full list of Health Care FSA Eligible Expenses**

▶️ **What is a Dependent Care FSA?**

DEPENDENT CARE EXPENSE ACCOUNT

This account gives you the opportunity to redirect a portion of your annual pay on a pre-tax basis to pay for dependent care expenses. An eligible dependent is any member of your household for whom you can claim expenses on your Federal Income Tax Form 2441, "Credit for Child and Dependent Care Expenses." Children must be under age 13.

Qualified care centers include dependent care centers, preschool educational institutions, and qualified individuals (as long as the caregiver is not a family member and reports income for tax purposes). Before deciding to use the Dependent Care Expense Account, it would be wise to compare its tax benefit to that of claiming a child care tax credit when filing your tax return. You may want to check with your tax advisor to determine which method is best for you and your family. **Any unused portion of your account balance at the end of the plan year is forfeited.**

CONTACT INFORMATION

Request a full statement of your accounts at any time by calling 877-924-3967 or log on to wageworks.com to review your FSA balance.

At **wageworks.com** , you can:

- View account information and activity
- File claims
- Manage your profile
- View notifications
- Access forms

▶️ **What Is a Flexible Spending Account?**

HealthEquity®

Flexible Spending Account

A healthcare FSA lets you use tax-free money to pay for eligible medical, dental, and vision expenses.[1] So you spend less on the healthcare you need. FSA paycheck deductions are tax-free too, which helps reduce your taxable income. The more you contribute, the more you save.

- ✓ Access annual contribution amount on day one.
- ✓ Pay for your spouse and dependents too.
- ✓ Plan ahead because FSA funds eventually expire.

Less tax.
More paycheck.

Get $20 tax savings for every $100 you contribute.[2]

| FSA | Tax-free |
| No FSA | Taxed |

FSA Contribution Limit[3]
$3,300

HealthEquity.com/Learn

Scan to download the HealthEquity mobile app.

Health Equity®

Already enrolled? Set up your account directly in the app. No need to go online.

Spend tax-free on eligible expenses.

- Medical
- Dental
- Vision
- Rx and OTC

Discover more: HealthEquity.com/QME

HealthEquity®

Dependent Care Flexible Spending Account

A DCFSA lets you use tax-free money to pay for eligible dependent care expenses.[1] A qualifying 'dependent' may be a child under age 13, a disabled spouse, or an older parent in eldercare. DCFSA paycheck deductions are tax-free too, which helps reduce your taxable income. The more you contribute, the more you save.

- ✓ Access funds as you make contributions.
- ✓ Enjoy fast, hassle-free reimbursement.
- ✓ Plan ahead because DCFSA funds eventually expire.

Less tax.
More paycheck.

Get $20 tax savings for every $100 you contribute.[2]

| DCFSA | Tax-free |
| No DCFSA | Taxed |

DCFSA Contribution Limit[3]
$7,500

HealthEquity.com/Learn

Scan to download the HealthEquity mobile app.

Health Equity®

Already enrolled?
Set up your account directly in the app.
No need to go online.

Spend tax-free on eligible expenses.

- Daycare
- Elder care
- Babysitter
- Preschool

Discover more: HealthEquity.com/QME