



The Federal Flexible Spending Account Program (FSAFEDS): Flexible Ways To Save

Do you wish you could stretch your hard-earned dollars further?



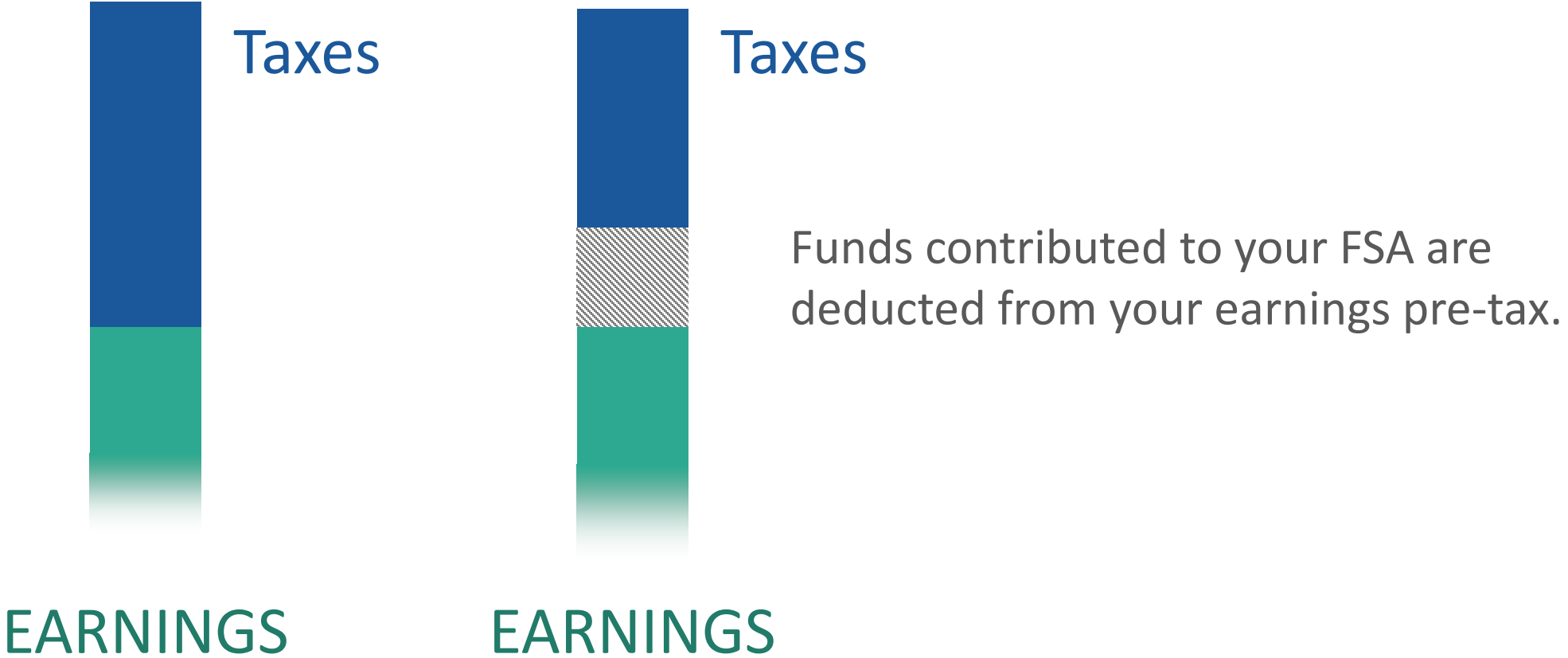
Flexible Spending Accounts (FSAs) offer

- ✓ Pre-tax contributions
- ✓ Save up to 30%* on health care and dependent care costs
- ✓ Unused Carryover for those that re-enroll in an HCFSA or LEX HCFSA
- ✓ Grace Period for DCFSA participants

*Estimated savings are based on an assumed combined federal and state income tax bracket of 30%. Actual savings will depend on your taxable income and tax status.



Pre-tax Savings



The Federal Flexible Spending Account Program (FSAFEDS) is sponsored by the U.S. Office of Personnel Management and administered by HealthEquity, Inc.

FSAFEDS: Three Ways To Save



HCFSA

Health Care FSA



DCFSA

Dependent Care FSA

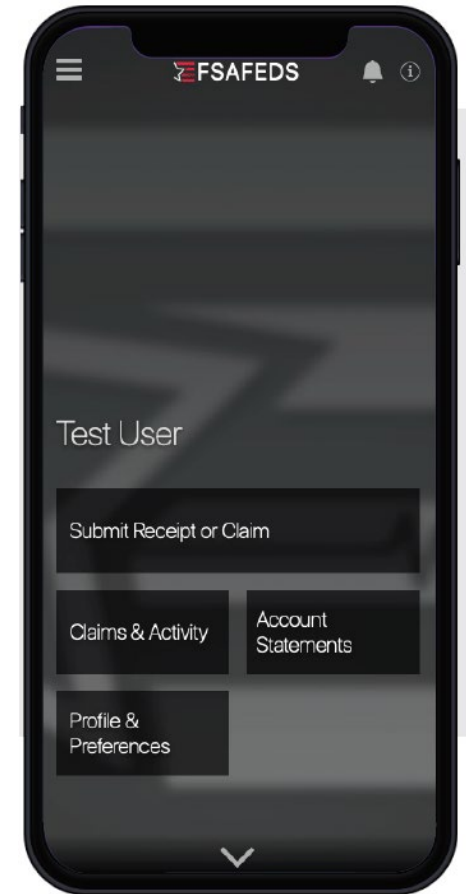


LEX HCFSA

Limited Expense
Health Care FSA

How does the FSAFEDS program work?

1. Decide how much to contribute to your account by estimating your out-of-pocket medical, dental and vision expenses for the following year.
2. Enroll in HCFSA, DCFSA or LEX HCFSA.
3. Incur eligible expenses during the plan year.
4. Submit your claims online or through the FSAFEDS app. You can also fax/mail OR select Paperless Reimbursement and have claims automatically sent to us from your FEHB and/or FEDVIP carrier.
5. Reimbursements are made via Electronic Funds Transfer (EFT) to a designated checking or savings account.



How do I receive reimbursement?

For HCFSA and LEX HCFSA, if you are enrolled in a FEHB and/or FEDVIP plan that automatically sends eligible medical, dental and vision expenses to FSAFEDS, you have the option of choosing how to be reimbursed for these claims:

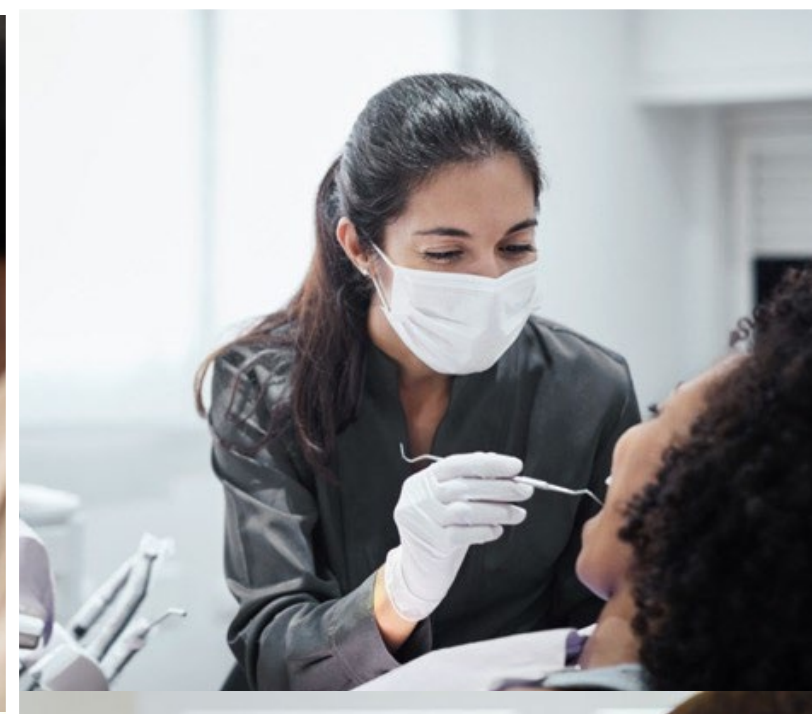
- **Auto Reimbursement** – Automatically reimbursed for eligible out-of-pocket HCFSA expenses based on the claim information received from your plan.
- **Pick and Process** – Claims received from participating FEHB or FEDVIP plans are loaded into your account. Simply select which expenses you want processed for reimbursement and when to process them.

You can always submit your eligible out-of-pocket HCFSA, LEX HCFSA or DCFSA expenses online, through the FSAFEDS app, fax or mail.



HC FSA

Health Care FSA



Save On HCFSA Eligible Expenses



Medical care

- Doctor visits
- Hospital services
- Prescriptions



Vision

- Eye exams
- Prescription glasses/contacts
- Laser eye surgery



Dental

- Teeth cleaning
- Dental reconstruction
- Braces



Personal health

- Over-the-counter pain relievers
- Feminine care products
- Allergy medicine



Alternative care

- Chiropractic care
- Acupuncture
- Massage

www.FSAFEDS.gov/explore/hcfsa/expenses

2026 HCFSAs Contribution Limits

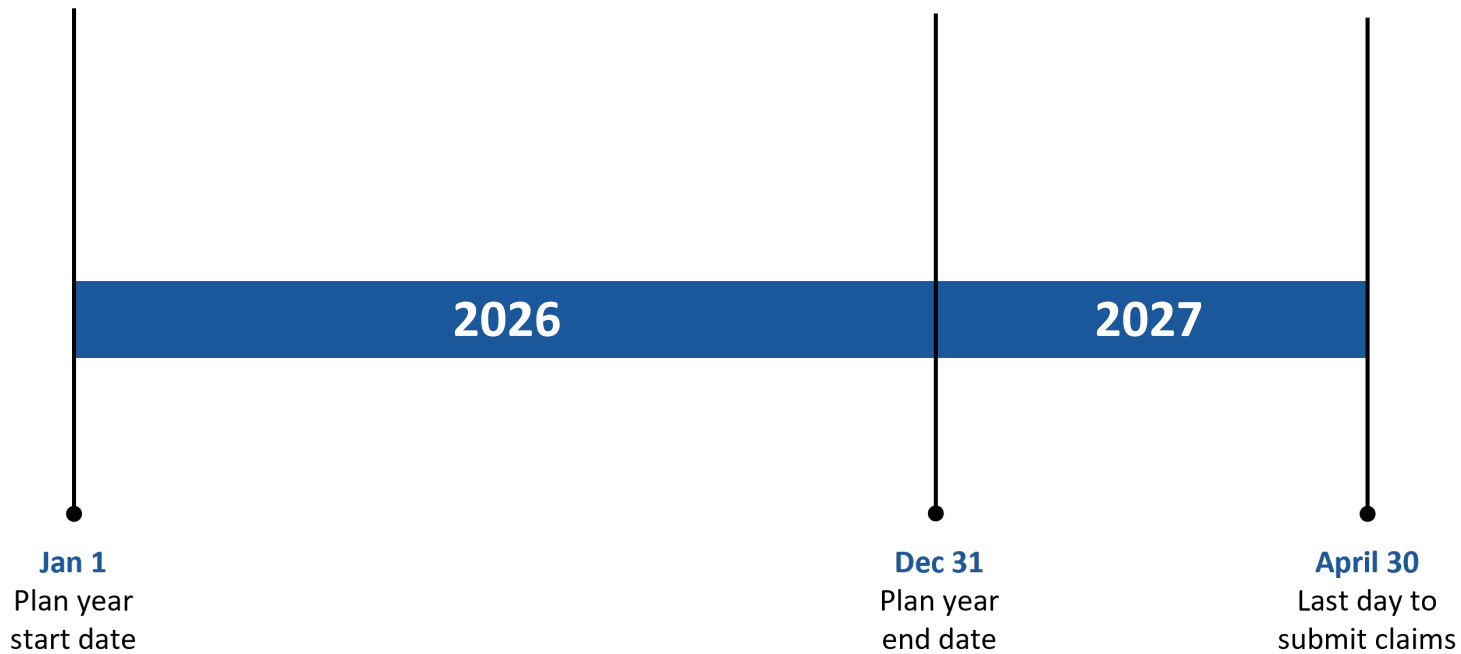
CONTRIBUTION LIMIT	TAX SAVINGS
\$3,400	\$1,020*

Minimum election is \$100

*Estimated savings are based on an assumed combined federal and state income tax bracket of 30%. Actual savings will depend on your taxable income and tax status.

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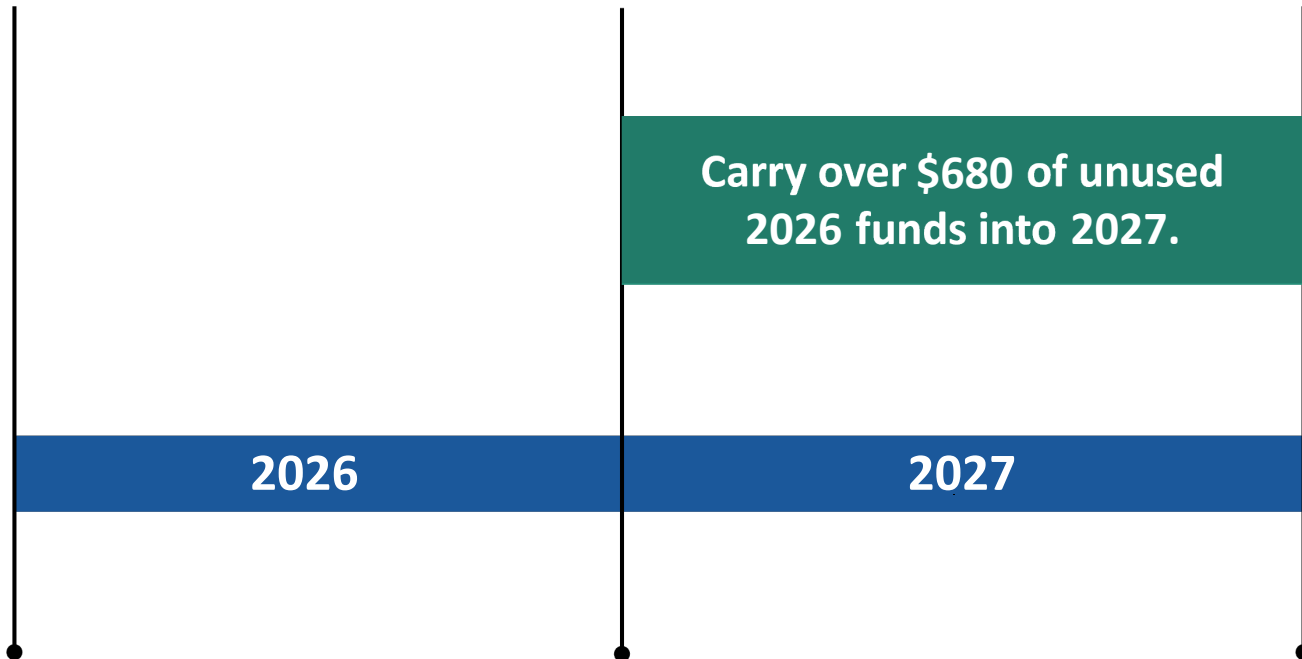
2026 HCFSA Important Dates



Keep in mind:

- ✓ Incur eligible expenses from Jan 1 to Dec 31, 2026
- ✓ Last day to submit claims is April 30, 2027

2026 HCFSA Carryover



- ✓ Must be actively employed by a FSAFEDS participating agency and contributing to a HCFSA or LEX HCFSA account through Dec 31, 2026.
- ✓ Must re-enroll in a 2027 HCFSA or LEX HCFSA to be eligible for carryover.

Your Savings Can Add Up



Medical expenses

\$1,500



Vision expenses

\$500



Dental expenses

\$500

Annual tax savings*

\$750

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How To Use Your HCFSA

- ✓ Make your HCFSA elections
- ✓ Access full election amount
- ✓ Spend and be reimbursed
- ✓ Take advantage of a carryover, if you meet specific requirements





DCFSA

Dependent Care FSA



Save On DCFSA Eligible Expenses



Childcare

- Nanny and au pair services
- Before and after school programs
- Summer day camp
- Preschool
- Babysitting



Adult care

- Adult day care
- Work-related custodial adult care



Care-associated costs

- Transportation costs to and from eligible care provided by your care provider
- Late pick-up fees

www.FSAFEDS.gov/explore/dcfsa/expenses

2026 DCFSA Contribution Limits

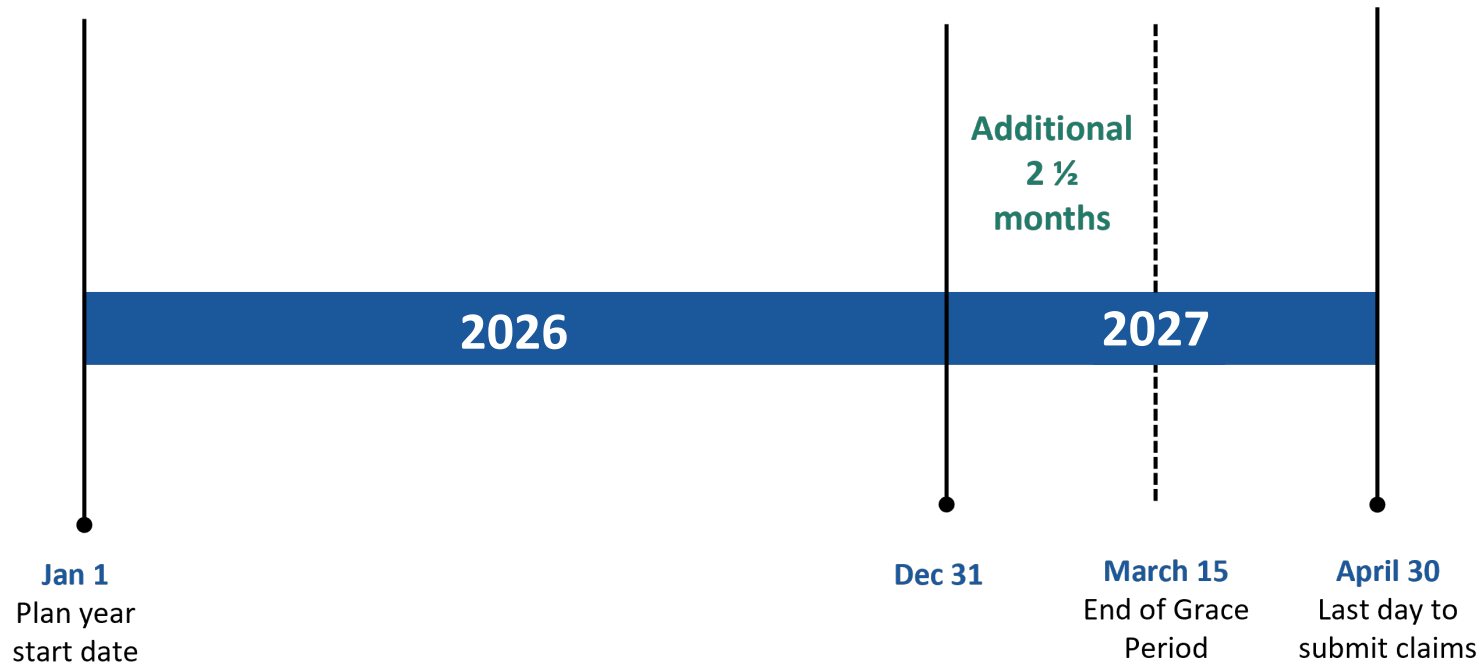
COVERAGE	TAX SAVINGS*
Married individuals filing separately \$3,750	\$1,125
Single taxpayers and married filing jointly \$7,500	\$2,250

Minimum election is \$100

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2026 DCFSA Important Dates



Keep in mind:

- ✓ Incur eligible expenses Jan 1, 2026 through March 15, 2027
- ✓ Last day to submit claims is April 30, 2027

Your Savings Can Add Up



Adult care expenses

\$3,000



Childcare expenses

\$4,000



Care-associated costs

\$500

Annual tax savings*

\$2,250

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How To Use Your DCFSA

- ✓ Plan ahead
- ✓ Make your DCFSA election
- ✓ Use funds as they accrue
- ✓ Incur expenses until March 15 the following year





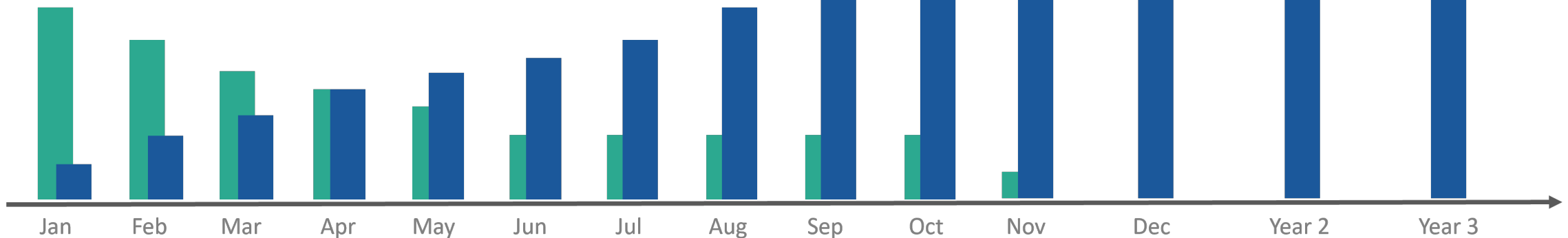
LEX HCFSA

Limited Expense Health Care FSA

Complement Your HSA

LEX HCFSA
Short-term spending for vision and dental

HSA
Long-term saving for qualified medical expenses that can roll over year after year



Save On LEX HCFSAs Eligible Expenses



Preventive care

- Teeth cleaning
- Wisdom teeth removal
- Eye exams



Vision

- Prescription glasses and contacts
- Laser eye surgery
- Prescription sunglasses
- Eyedrops



Dental

- Orthodontia
- Fillings and sealants
- Mouth guards
- Crowns and caps

www.FSAFEDS.gov/explore/lex-hcfsa/expenses

2026 LEX HCFSA Contribution Limits

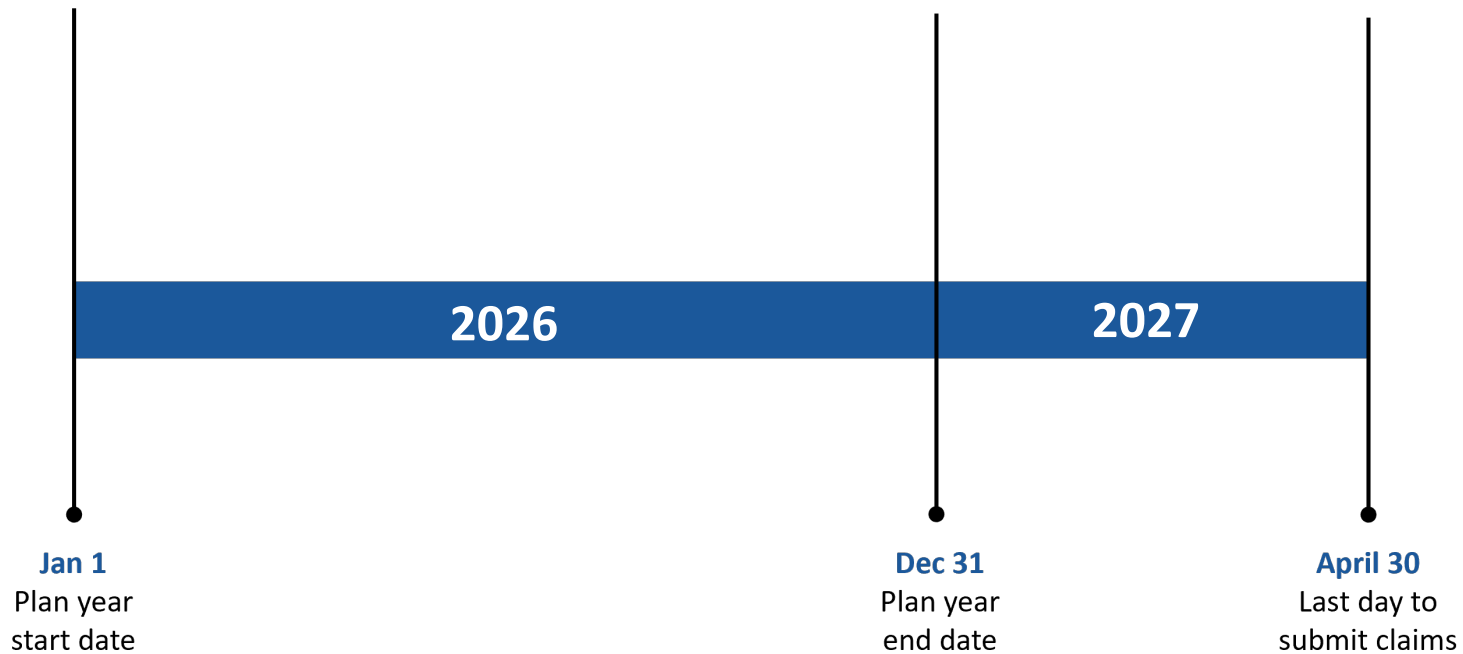
CONTRIBUTION LIMIT	TAX SAVINGS
\$3,400	\$1,020*

Minimum election is \$100

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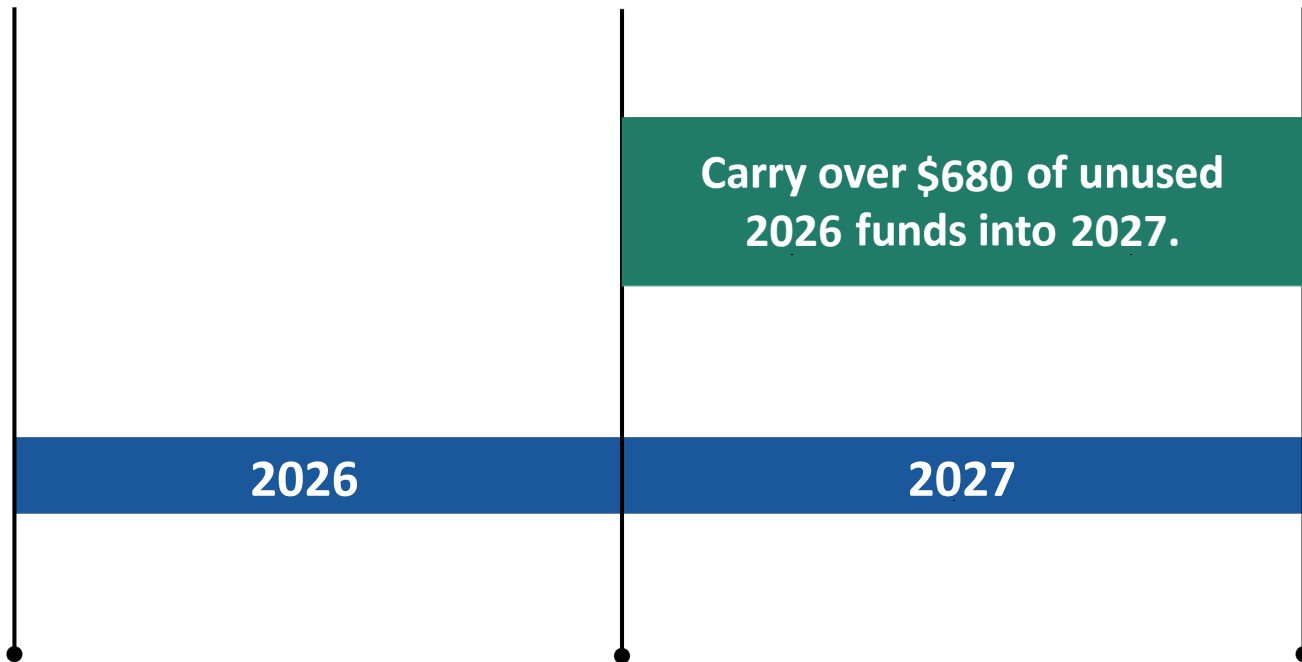
2026 LEX HCFSA Important Dates



Keep in mind:

- ✓ Incur eligible expenses from Jan 1 to Dec 31, 2026
- ✓ Last day to submit claims is April 30, 2027

2026 LEX HCFSA Carryover



- ✓ Must be actively employed by a FSAFEDS participating agency and contributing to a HCFSA or LEX HCFSA account through Dec 31, 2026.
- ✓ Must re-enroll in a 2027 HCFSA or LEX HCFSA to be eligible for carryover.

How To Use Your LEX HCFSA

- ✓ Make your LEX HCFSA election
- ✓ Access full election amount
- ✓ Spend and be reimbursed
- ✓ Take advantage of a carryover, if you meet specific requirements



FSAFEDS: Three Ways To Save



HCFSA

Health Care FSA



DCFSA

Dependent Care FSA



LEX HCFSA

Limited Expense
Health Care FSA

Program Eligibility

HCFSA	DCFSA	LEX HCFSA
Must be FEHB eligible but do not have to be enrolled in an FEHB plan	Must not be an intermittent or “when actually employed” (WAE) employee who is expected to work less than 6 months in a calendar year	Must have an HSA-qualified high-deductible health plan (HDHP)



How will you use FSAFEDS to
save this year?

Enroll Now

**Nov 10
2025**

First day of
Open Season

**Dec 8
2025**

Last day of
Open Season

**Jan 1
2026**

Benefit period
begins

QUESTIONS?

We are here for you
Monday –Friday,
9 a.m. – 9 p.m., ET
1-877-FSAFEDS (372-3337)
TTY 1-866-353-8058

www.FSAFEDS.gov



FSA
FEDS

