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# The Benefit That Saves You Money



[www.FSAFEDS.gov](http://www.FSAFEDS.gov)



## Save on eligible health care expenses with an FSAFEDS Flexible Spending Account.

### What is a Flexible Spending Account (FSA)?

Under the Federal Flexible Spending Account Program (FSAFEDS), an FSA allows you to set aside tax-deductible funds to use on eligible health care or dependent care expenses throughout the year. It's like saving up to 30% on your health care expenses!<sup>1</sup>

### How does it work?

You decide your annual election amount during Open Season enrollment. Contributions are deducted pre-tax automatically from your paycheck throughout the year.

### When can I enroll?<sup>2</sup>

- Active Federal Employees enroll during Open Season (November 10, 2025 - December 8, 2025). **Participants must re-enroll each year in order to continue utilizing the FSAFEDS program.**
- New employees may enroll up to 60 days from their hire date, but before October 1 or wait until Open Season.
- Employees experiencing a qualifying life event, like marriage or the birth of a child, have 60 days from the date of the event to enroll in FSAFEDS. This must be done before October 1, or wait until Open Season.

**Open Season is November 10, 2025 - December 8, 2025 (Midnight ET).  
Enroll online at [www.FSAFEDS.gov](http://www.FSAFEDS.gov)**

<sup>1</sup> 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.

<sup>2</sup> For employees enrolling during Federal Benefits Open Season, funds will become available on January 1, the first day of the benefit period. This date will differ for those enrolling through New Hire enrollment or Qualifying Life Event enrollment.



# Choose which FSA is right for you.



## Health Care FSA (HCFSA)

### “I’d like to save money on my health care expenses”

The HCFSA covers your family’s eligible medical, dental and vision expenses that are not paid or reimbursed by your insurance plan.

The maximum HCFSA election is **\$3,400**.

Carry over up to **\$680** into the next plan year, as long as you continue to re-enroll in FSAFEDS.

#### Typical HCFSA Expenses:

- Doctor visits
- Prescription drugs
- Surgery
- Massage Therapy
- Glasses / Contacts
- Copays
- Menstrual care products
- First aid kits
- Over-the-counter (OTC) medicines and drugs (no prescription required)



## Dependent Care FSA (DCFSA)

### “I have a child under 13 years old” “I care for an adult dependent”

The DCFSA covers eligible daycare expenses for your children under 13 or elder dependents, so you can take care of your loved ones while you work.

The maximum DCFSA election is \$7,500 per household.

DCFSA offers a Grace Period allowing you to submit claims for expenses incurred from January 1, 2026 – March 15, 2027.

FSAFEDS participants may enroll in both the DCFSA and HCFSA!

#### Typical DCFSA Expenses:

- Private sitters
- Child daycare
- Adult daycare
- Preschool
- Summer day camp
- Nanny services
- After-school care



## Limited Expense Health Care FSA (LEX HCFSA)

### “I’m enrolled in a Health Savings Account (HSA)”

For those enrolled in an HSA-qualified high-deductible health plan, the LEX HCFSA reimburses eligible dental and vision expenses that are not paid or reimbursed by an insurance plan.

The maximum LEX HCFSA election is \$3,400.

Carry over up to \$680 into the next plan year, as long as you continue to re-enroll in FSAFEDS.

#### Typical LEX HCFSA Expenses:

- Dental checkups
- X-Rays
- Cleanings
- Vision exams
- Eyeglasses
- Contacts



## Important Information

### Current Participants Must Re-Enroll

You **MUST** re-enroll each year to continue participation. Enrollments **DO NOT** carry forward from year to year.

### \$680 Carryover for HCFSA and LEX HCFSA

The maximum dollar amount of unspent funds from one year that you can carry into the following year is \$680. This applies **ONLY** to HCFSA and LEX HCFSA and requires that you re-enroll in either account that following year.

### Dependent Care Grace Period

The grace period applies **ONLY** to DCFSA and is the additional 2 1/2 months from January 1, 2027 to March 15, 2027 when you can incur eligible DCFSA expenses that can be reimbursed from any remaining 2026 balance.

### Use or Lose

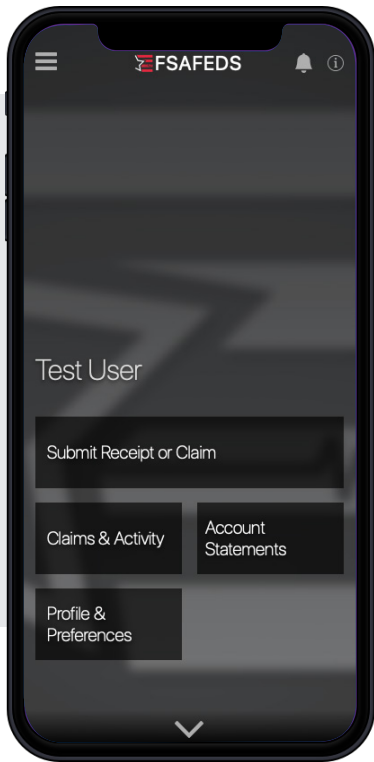
You forfeit (lose) any amount above the carry over threshold (\$680) in your HCFSA or LEX HCFSA for which a claim is not incurred by December 31, 2026 and submitted no later than April 30, 2027. You forfeit any unused balance in a DCFSA for which a claim is not incurred by March 15, 2027 and submitted no later than April 30, 2027.

### Over-the-Counter

Over-the-counter drugs and medicine are eligible for reimbursement without a prescription from a physician.

### New Employees

You have 60 days from your hire date to enroll, but you must enroll before October 1 or wait until the Annual Federal Benefits Open Season.



**Download the FSAFEDS mobile app on your phone or tablet, and access your account from anywhere!**

With the FSAFEDS mobile app, you can check your balances, manage your account or submit claims with ease.



## Receive your reimbursements faster with Paperless Reimbursement!

With a variety of convenient options, using your FSA dollars couldn't be any easier. When enrolling, decide which Paperless Reimbursement option works best for you. These options are eligible for participating FEHB or FEDVIP providers.

- **Auto Reimbursement:** We automatically reimburse you for eligible out-of-pocket HCFSA and LEX HCFSA expenses.
- **Pick and Process:** You select which expenses you want processed and when to process them.



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# Federal Benefits Open Season

November 10, 2025 through December 8, 2025 (Midnight ET)

[www.FSAFEDS.gov](http://www.FSAFEDS.gov)

Toll-Free Phone: 877-FSAFEDS (372-3337)

TTY (Hearing Impaired Line): 866-353-8058

International: +1 650-577-5294

The information presented in this brochure is not all-inclusive, nor a guarantee of eligibility or payment. Eligibility will be determined by the applicable provisions of the plan, based on Internal Revenue Service regulations for FSA programs.

The term "savings" herein refers only to tax savings and actual savings are dependent on individual tax rates. No part of this document constitutes tax, financial or legal advice. Please consult your advisor regarding your personal situation and whether this is the right program for you.