



# Health Care

## Flexible Spending Account with Carryover

Under the Federal Flexible Spending Account Program (FSAFEDS), a **Health Care Flexible Spending Account (HCFSA)** is a pre-tax benefit account used to pay for eligible medical, dental and vision care expenses that aren't covered by your health care plan. And with Carryover, there's virtually no "use or lose" risk.

### Why You Need It

- Save up to 30%<sup>†</sup> on eligible health care expenses, which includes menstrual care products and over-the-counter (OTC) drugs like aspirin and cough medicine without a prescription.
- Eligible employees can carry over up to \$680 to the following plan year—there's virtually no risk of losing your hard-earned money if you re-enroll the following year.
- Access the full amount of your account on day one of the plan year.

### How It Works

Simply decide how much to contribute, and funds are withdrawn from your paycheck for deposit into your HCFSA account before taxes are deducted. Your total annual election amount is available on day one of the plan year.

The FSAFEDS HCFSA lets eligible employees carry over up to \$680 in account balances from one plan year to the next if you re-enroll during Federal Benefits Open Season. With far less risk of "use or lose," there's no reason not to take advantage of the tax savings every year.

You can  
potentially save  
**\$1,020\***  
every year!

[See the estimated tax savings ►](#)

<sup>†</sup> Estimated savings are based on an assumed combined federal and state income tax bracket of 30%. Estimated savings are also based on contributions elected and made to the FSA and not associated with expenses from the FSA. Actual savings will depend on your taxable income and tax status.



# Health Care FSA with Carryover

## How You Manage It

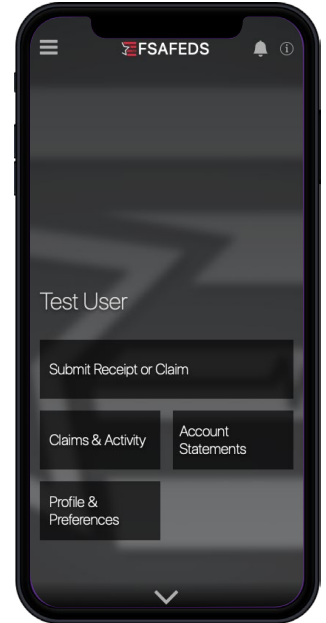
With a variety of payment and reimbursement options, your HCFSAs are easy to use. Your account can be used to pay for hundreds of eligible health care products and services for you, your spouse and eligible dependents. Manage your account via a secure website on any computer or mobile device that's connected to the Internet or via the FSAFEDS app.

## How Much You Can Contribute to It

You can contribute a minimum of \$100 or up to a maximum of \$3,400 to your HCFSAs.

## How You Get It

Ready to save? Sign up for a HCFSAs during the Annual Federal Benefits Open Season, November 10, 2025 through December 8, 2025 (Midnight ET).



Savings Example			
Without HCFSAs with Carryover		With HCFSAs with Carryover	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Estimated tax rate (30%)	- \$18,000	Maximum annual HCFSAs contribution	- \$3,400
Net annual pay	= \$42,000	Adjusted gross pay	= \$56,600
Estimated annual health care expenses	- \$3,400	Estimated tax rate (30%)	- \$16,980
Final take-home pay	= \$38,600	Final take-home pay	= \$39,620
<small>All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, dependent care expenses and tax savings may be different.</small>		<b>Take home this much more</b>	
		<b>\$1,020</b>	

**Learn More at [www.FSAFEDS.gov](http://www.FSAFEDS.gov)**

or call 877-FSAFEDS (372-3337)