



Keep More of Your Money with FSAFEDS

As a newly eligible employee, you now have the opportunity to keep more money in your pocket. Most people don't realize how many items and services are eligible under a Flexible Spending Account (FSA). The Federal Flexible Spending Account Program (FSAFEDS) can help you save up to 30%* on those expenses. Join your coworkers who already save on the items and services they buy every day. There's an FSAFEDS plan to fit any need for you or your family.



Health Care FSA (HCFSA)

The HCFSA helps cover eligible medical, dental and vision expenses that aren't paid by your insurance plan(s) such as:

- Copays (doctor, prescription)
- Menstrual care products
- Over-the-counter (OTC) drugs and medicines (without a prescription)
- Dental cleanings and exams
- Orthodontia
- Mobility aids
- SPF sunscreen
- Massage therapy
- Physical therapy
- Eyeglasses
- Prescription sunglasses
- Contact lenses and supplies
- Support braces
- First aid kits
- Mileage to/from medical appointments
- Diabetic supplies
- First aid kits



Limited Expense Health Care FSA (LEX HCFSA)

The LEX HCFSA is designed to work with a Health Savings Account (HSA) and helps cover eligible dental and vision expenses that aren't paid by your insurance plan(s) such as:

- | | | |
|--|--|--|
| Dental | Vision | |
| <ul style="list-style-type: none"> • Routine exams • Cleanings • X-rays • Crowns and fillings • Orthodontia | <ul style="list-style-type: none"> • Routine exams • Eyeglasses • Contact lenses and supplies | <ul style="list-style-type: none"> • Prescription sunglasses • Corrective vision surgery |



Dependent Care FSA (DCFSA)

While you and, if applicable, your spouse work, attend school or seek employment on a full-time basis, the DCFSA covers eligible child/elder care expenses such as:

- Private sitters
- Preschool
- Nursery school
- Nanny or au pair
- Before/after-school care
- Summer day camp**
- Daycare (child or qualified adult)

Find a complete list of eligible expenses and learn more about FSAFEDS on our website at www.FSAFEDS.gov

* 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.

** Overnight camps are not eligible

Enroll Now to Start Saving

You have 60 days from your hire date to enroll in FSAFEDS, so act quickly. Visit www.FSAFEDS.gov, select Enroll In a Plan, New Hire Enrollment, and then accept the FSAFEDS Terms and Conditions to get started. While you're there, be sure to check out all the resources available under the Support & FAQ Center. The FAQs contain important information about plan dates and deadlines, and the savings calculator helps you determine how much you can save with FSAFEDS.

Effortless Contributions

After enrolling, the amount you elect for FSAFEDS is automatically deducted from your paycheck in equal allotments before taxes are taken.

Minimum and Maximum Contributions

The minimum annual contribution for any FSAFEDS plan is \$100. Maximum annual contribution amounts are set by the IRS and may be adjusted annually. Current maximum annual contributions are:

Health Care FSA
and Limited
Expense Health
Care FSA

\$3,400

Dependent Care FSA

\$7,500

(per household)

\$3,750

(if married and filing separately)

Accessing Your Funds

The HCFSA or LEX HCFSA allows access to the full amount of your annual election on the first day of the benefit period. DCFSA funds are available for use after each payroll deduction is deposited into your account. You can access DCFSA funds up to the balance available in your account at the time of claim submission.

Easy Account Management

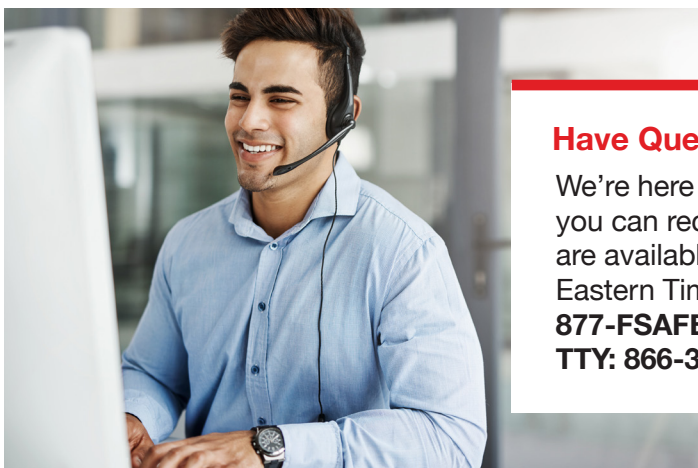
Your FSAFEDS account can be easily managed through our secure website or mobile app. You can view account information, update your personal profile, submit claims or choose to receive payments and reimbursements through direct deposit to your checking or savings account.

Savings Year After Year

The HCFSA and LEX HCFSA allow you to carry over up to \$680 in your account for the 2026 plan year, as long as you re-enroll during the Annual Federal Benefits Open Season for the following year. With far less "use it or lose it" risk, you have every reason to take advantage of the tax savings year after year.

More Time to Spend Your Money

When you enroll in the DCFSA, you'll have an extra 2 ½ months to spend your funds. If you don't use all your DCFSA funds by the end of the benefit period, don't worry! You can keep spending your DCFSA funds through March 15 of the following year.



Have Questions?

We're here to help you understand all the benefits and value you can receive from FSAFEDS. Our Benefits Counselors are available Monday through Friday from 9 a.m. to 9 p.m. Eastern Time, excluding holidays. Contact us toll-free at **877-FSAFEDS (372-3337)**, **TTY: 866-353-8058**.

Nothing in this communication is intended as legal, tax, financial, medical or marital advice. Always consult a professional when making life-changing decisions. In addition to restrictions imposed by law, your employer may limit what expenses are eligible for reimbursements. It is the members' responsibility to ensure eligibility requirements as well as if they are eligible for the plan and expenses submitted.