Flexible Spending Accounts (FSAs)

Tax-advantaged FSA, administered by HSA Bank, provide a tax-efficient way to set aside money for healthcare and dependent care expenses. The money you contribute to these accounts is deducted from your paycheck before taxes and can be used tax-free for eligible expenses.

REDUCE YOUR TAXABLE INCOME

An FSA allows you to contribute a portion of your income before taxes are deducted to use for eligible expenses throughout the plan year.

USE IT FOR YOU AND YOUR FAMILY

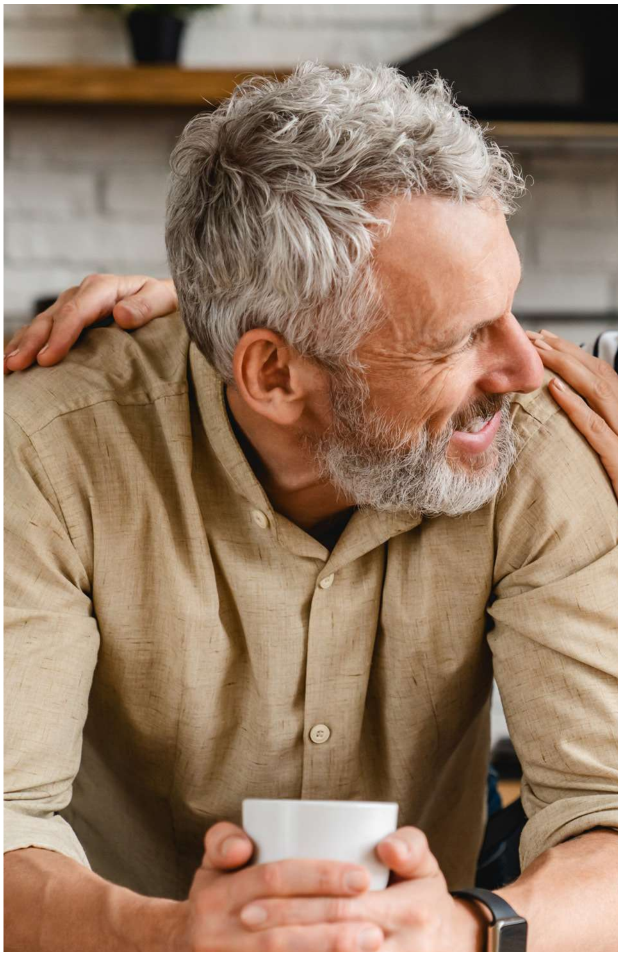
Funds from your Health Care FSA can be used by you, your spouse, and tax dependents for many medical, dental, and vision expenses. Funds from your Dependent Care FSA can be used for dependent day care expenses.

USE IT OR LOSE IT

FSA dollars can only be used during a certain time period each year. Don't forget to use your funds before the end of the year.

USE YOUR HSA BANK DEBIT CARD

You can use your HSA Bank debit card at the time of service or pay out-of-pocket and submit a claim to be reimbursed by your account.



	Health Care FSA	Dependent Care FSA
What is the IRS maximum for 2026?	$3,400	$7,500 ($3,750 if married filing separately)
How do I access my funds?	HSA Bank debit card	HSA Bank debit card
What happens if I don't spend the money?	Carry over up to $680 of your unused funds into the next plan year	Unused funds will be forfeit at the end of the year
What is the deadline to file for reimbursement?	March 31 of the following year for expenses incurred between January 1 and December 31	March 31 of the following year for expenses incurred between January 1 and December 31
Will the carry over funds reduce the amount I can contribute annually?	No	n/a
Where do I go to learn more?	hsabank.com	hsabank.com