

## Spending Accounts

# Save With an FSA

With Health Care and Dependent Care FSAs, you set aside pre-tax money to help pay for eligible expenses.

### You can participate in a:

- **Health Care FSA** if you are enrolled in the Standard PPO, Select ACO or Kaiser HMO plans
- **Dependent Care FSA** if you have eligible dependents

	Health Care FSA	Dependent Care FSA
<b>How much you can contribute<sup>1</sup></b>	Up to <b>\$2,750</b>	Up to <b>\$5,000 (\$2,500</b> if married and filing taxes separately)
<b>What can you use the funds for</b>	Medical, prescription, dental and vision expenses for you and your dependents	Childcare expenses for children under 13 and elder care expenses for adults who can't care for themselves
<b>When funds are available</b>	Immediately	As funds accumulate in your account
<b>What happens to unused money</b>	You lose money you don't use by the end of the plan year.	You lose money you don't use by the end of the plan year.
<b>When to use funds</b>	By Dec. 31, 2021	By Dec. 31, 2021
<b>When to submit claims</b>	By Mar. 31, 2022	By Mar. 31, 2022

<sup>1</sup> Subject to adjustment for 2021 by the IRS

### You Must Enroll

You must enroll in order to make FSA contributions in 2021. Your current election won't roll over to next year.

### Keep Your Receipts

You may be asked to verify that an expense was eligible. If you can't, you'll be required to reimburse your account or the amounts in question may be reported as taxable income to you.

### Limited Use Health Care FSA

If you enroll in the Choice Value Plan or Choice Savings Plan, you are allowed to contribute to a Limited Use Health Care FSA for eligible dental and vision expenses. While permissible, contributions may be better placed in an HSA, which has the same tax advantages and no "use it or lose it" rule. You must enroll if you want a Limited Use Health Care FSA in 2021.

