

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're enrolled in the Standard PPO, Select ACO or Kaiser HMO plans
- **Dependent Care FSA** if you have eligible dependents
- **Limited Use Health Care FSA** if you're enrolled in the Choice Value Plan or Choice Savings Plan

You Must Enroll

In order to make FSA contributions in 2022 you must enroll. Your current election won't roll over to next year.

	Health Care FSA	Limited Use Health Care FSA	Dependent Care FSA
How much you can contribute ¹	Up to \$2,750	Up to \$2,750	Up to \$5,000 (\$2,500 if married and filing taxes separately)
What can you use the funds for	Medical, prescription, dental and vision expenses for you and your dependents	Dental and vision expenses	Childcare expenses for children under 13 and elder care expenses for adults who can't care for themselves
When funds are available	Immediately	Immediately	As funds accumulate in your account
When to use funds	You have until March 15, 2023 to incur expenses.	You have until March 15, 2023 to incur expenses.	You have until March 15, 2023 to incur expenses. ²
When to submit claims	You have until April 30, 2023 to file claims limited to the 2022 contribution amount.	You have until April 30, 2023 to file claims limited to the 2022 contribution amount.	You have until April 30, 2023 to file claims limited to the 2022 contribution amount.
What happens to unused money	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.	You lose money you don't use by the end of the plan year.

¹ Subject to adjustment for 2022 by the IRS

² However, federal regulations allow you to carry over your 2021 balance into 2022 and use it to pay for 2022 expenses.

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're 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 2022.

