

## Health Care Flexible Spending Account

The Health Care FSA provides you with the ability to save money for any IRS-allowed health expenses not covered by your group benefit plans. These expenses include deductibles, copayments and coinsurance payments, routine physicals, uninsured dental expenses and orthodontia, vision care expenses (i.e., eyeglasses or contact lenses), and hearing care expenses (i.e., a hearing exam or a hearing aid).

With the Health Care FSA, you can be reimbursed an amount up to the total annual contribution you have elected regardless of your account balance. You can begin to use all or some of the total amount elected as soon as the plan year begins. The maximum annual amount you can deposit into the Health Care FSA in 2025 is \$3,300. Participants with an existing balance following the year-end run out may roll over up to \$660 into the new plan year.

If you elect to participate, you specify the amount of money you want deducted pre-tax from your paycheck each pay period. These dollars are set aside in a flexible spending account and subtracted from your gross earnings before any taxes are taken out. After you submit a receipt for a qualifying expense, you will be reimbursed from this account either by check or by direct deposit.

The plan year is January 1 – December 31. You may enroll upon your hire, or during the annual open enrollment held in November/December.

**IMPORTANT:** IRS rules require that all funds must be reimbursed within the same plan year, or they will be forfeited!

Once enrolled, participants can manage their accounts on-line at [www.wexinc.com](http://www.wexinc.com). Questions about this program may be directed to Wex at 866-451-3399.