

Flexible Spending Account

(with carryover)

A healthcare FSA lets you use tax-free money to pay for eligible medical, dental, and vision expenses.¹ So you spend less on the healthcare you need. FSA paycheck deductions are tax-free too, which helps reduce your taxable income. The more you contribute, the more you save.

- ✓ Carry part of your unspent funds into the next plan year.²
- ✓ Pay for your spouse and dependents too.
- ✓ Plan ahead because FSA funds eventually expire.

Less tax. More paycheck.

Get \$20 tax savings for every \$100 you contribute.³

FSA

Tax-free

No FSA

Taxed

FSA Contribution Limit⁴

\$3,300



See how much
you can save.

Learn.HealthEquity.com/nemours-childrens-health

Scan to download the
HealthEquity mobile app.



Already enrolled?
Set up your account
directly in the app.
No need to go online.

**Spend tax-free on
eligible expenses.**

- Medical
- Vision
- Dental
- Rx and OTC

Discover more: HealthEquity.com/QME

Enrollment Period:
Oct. 27 - Nov. 16, 2025

¹FSAs are never taxed at a federal income tax level when used appropriately for eligible healthcare expenses. Also, most states recognize FSA funds as tax deductible with very few exceptions. Please consult a tax advisor regarding your state's specific rules. | ²See your plan documents for complete details. | ³The example is for illustrative purposes only. Estimated savings are based on a maximum annual contribution and an assumed combined federal and state income tax bracket of 20%. Actual savings will depend on your contribution amount and taxable income and tax status. | ⁴Contribution limit is accurate as of 10/22/24. Each fall the IRS updates the FSA contribution limits. For the latest information, please visit: HealthEquity.com/Learn | HealthEquity does not provide legal, tax or financial advice.