

Medical FSA and Dependent Care FSA

Contribution limits & IRS regulations

The IRS sets the annual contribution limits for both Medical and Dependent Care Flexible Spending Accounts:

Medical FSA

\$3,400

Dependent Care FSA

\$7,500

per family or \$3,750 if filing separately

Two Accounts, Two Rules

With a Medical FSA, your full annual amount is available on Day 1 of the plan year. A Dependent Care FSA is a pay-to-balance account, so funds become available as you contribute each pay period — two accounts, two rules.

Plan Rules & Election Changes

- ☐ Don't let your FSA dollars go to waste—use them before year-end!
Confirm your employer's claim deadline to make sure your expenses are covered.

Elections generally cannot be changed after Open Enrollment unless you experience a qualifying life event, such as:

- Marriage, divorce, or legal separation
- Birth or adoption of a child
- Change in employment status
- Child turning age 13
- If you experience a qualifying event, notify your employer within 30 days to make a change to your election.