

Flexible Spending Account

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.

- ✓ Access annual contribution amount on day one.
- ✓ 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.²

FSA

Tax-free

No FSA

Taxed

FSA Contribution Limit³
\$3,400



**See how much
you can save.**

learn.healthequity.com/adobe

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
- Dental
- Vision
- Rx and OTC

Discover more: HealthEquity.com/QME

2026 HCFSAs Important Dates

Use your funds: Eligible expenses can be paid from January 1, 2026 – December 31, 2026.

Submit claims: You have until March 31, 2027 to submit claims for 2026 HCFSAs expenses.

Forfeiture reminder: Any unclaimed 2026 HCFSAs funds will be forfeited after March 31, 2027.

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. | ²The 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. | ³Contribution 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.