

DEFENSE CIVILIAN PERSONNEL ADVISORY SERVICE FLEXIBLE SPENDING ACCOUNT FACT SHEET

A **Flexible Spending Account (FSA)**, can save you an average of 30 percent by using pre-tax dollars to pay for eligible FSA expenses for you, your spouse, and qualifying children or relatives.

Here's how an FSA works: Money for your FSA is deducted automatically from your paycheck before taxes are taken out. You can then use your pre-tax FSA funds throughout the plan year to pay for eligible health care or dependent care expenses. The types of products or services that are FSA-eligible depend on what type of FSA you have. Explore the options below to learn which programs are best suited for you and your family.

Health Care FSA

A Health Care FSA (HCFSA) is a pre-tax benefit account that's used to pay for eligible medical, dental, and vision care expenses - those not covered by your insurance plan or elsewhere. It's a smart, simple way to save money while keeping you and your family healthy and protected. Plus, you can carry over up to \$610 remaining in your account from one plan year to the next, so there's no "use or lose" risk.

Limited Expense Health Care FSA

If you're enrolled in an HSA-qualified high-deductible health plan and have a Health Savings Account (HSA), you can maximize your savings even more with a Limited Expense Health Care FSA (LEX HCFSA). This pre-tax benefit account helps you save on eligible out-of-pocket dental and vision expenses while taking advantage of the long-term savings power of an HSA. Plus, you can carry over up to \$610 remaining in your account from one plan year to the next, so there's no "use or lose" risk.

Dependent Care FSA

A Dependent Care FSA (DCFSA) is a pre-tax benefit account used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so you can continue to work.