## **Flexible Spending Account**

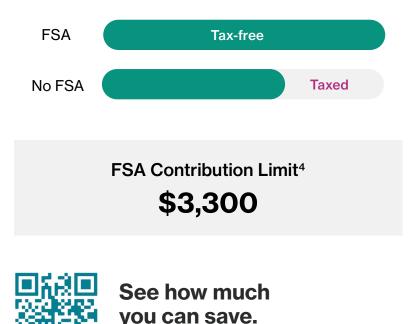
## (with carryover)

A healthcare FSA lets you use tax-free money to pay for eligible medical, dental, and vision expenses.<sup>1</sup> 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.

- $\circlearrowleft$  Pay for your spouse and dependents too.
- 𝔆 Carry part of your unspent funds into the next plan year.<sup>2</sup>
- I Plan ahead because funds that don't carry over will expire.

## Don't tax your money. Max your money.

Get \$20 tax savings for every \$100 you contribute.<sup>3</sup>



<sup>1</sup>FSAs 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. | <sup>2</sup>See your plan documents for complete details. | <sup>3</sup>The 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. | <sup>4</sup>Contribution 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.

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## Spend tax-free.

There are thousands of eligible expenses. Here are just few:

- Medical
- Dental
- Vision
- Pharmacy
- Over-the-counter (OTC) medications
- · Mental health services
- Lab fees