

# Flexible Spending Account

(with grace period)

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.

- ✓ Access annual contribution amount on day one.
- ✓ Pay for your spouse and dependents too.
- ✓ Enjoy an extra grace period at the end of the plan year to spend your benefit.<sup>2</sup>



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

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

FSA

Tax-free

No FSA

Taxed

FSA Contribution Limit<sup>4</sup>

**\$3,300**

## 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



See how much  
you can save.

[HealthEquity.com/Learn/FSA](https://HealthEquity.com/Learn/FSA)

<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](https://HealthEquity.com/Learn) | HealthEquity does not provide legal, tax or financial advice.