



## Flexible Spending Accounts (FSAs)

Tax-advantaged FSAs are a great way to save money. The money you contribute to these accounts comes out of your paycheck without being taxed, and you withdraw it tax-free when you pay for eligible health care and dependent care expenses.

# Flexible Spending Accounts

ADM CSD offers you the following FSAs:

## Health Care FSA

- Pay for eligible health care expenses, including out-of-pocket expenses such as plan deductibles, copayments, and coinsurance, but not insurance premiums.
- Contribute up to \$3,300 per Plan Year.

## Dependent Care FSA

- Pay for eligible dependent care expenses, such as day care or adult dependent care, so you can work, look for work, or attend school full time.
- Contribute up to \$5,000 in 2025, or \$2,500 per spouse if you are married and file separate tax returns.

## Estimate carefully

Keep in mind, FSAs are generally “use-it-or-lose-it” accounts. You must use the money in an FSA within the plan year, which is July 1, 2025 – June 30, 2026.

But ADM CSD offers the following:

- An option to carry over up to \$660 in your Health Care FSA to 2026 to use during that plan year.

Note: Please see your plan documents if you have any questions.

*\* These are 2025 limits. The limits for 2026 had not been released at the time this guide was printed.*

## HSA vs. Health Care FSA: What’s the difference?

	HSA	Health Care FSA
Available if you enroll in a ...	HDHP 2500	PPO Plan HMO Plan POS Plan
Change your contribution amount any time	Yes	No
Access your entire annual contribution amount from the beginning of the plan year	No	Yes
Access only funds that have been deposited	Yes	No
“Use-it-or-lose-it” at year-end	No	Yes**
Money is always yours to keep	Yes	No

*\*\* Except for allowed rollover amount.*

## Managing your FSA(s)

When you enroll in a Health Care FSA, you will receive a debit card, which you can use to pay for eligible expenses. Depending on the transaction, you may need to submit receipts or other documentation to your FSA administrator.

## What’s an eligible expense?

**Health Care FSA** – Plan deductibles, copays, coinsurance, and other health care expenses. To learn more, see IRS Publication 502 at [www.irs.gov](http://www.irs.gov).

**Dependent Care FSA** – Child day care, babysitters, home care for dependent elders, and related expenses. To learn more, see IRS Publication 503 at [www.irs.gov](http://www.irs.gov).