ADOPTION ASSISTANCE FSA QUICK FACTS

PREPARE FINANCIALLY TO BUILD YOUR FAMILY

Welcoming children into a family can be expensive and adoption carries its own unique costs. An Adoption Assistance Flexible Spending Account (Adoption Assistance FSA) is designed to help families cover those costs and expenses with pre-tax dollars, helping them plan ahead and bringing them peace of mind.

PAY LESS IN TAXES

Jane has an annual income of $50,000. If Jane contributes $15,000 to her Adoption Assistance FSA, her taxable income is $35,000 making her ***total savings for the year $3,750***.*

THINGS TO KNOW ABOUT AN ADOPTION ASSISTANCE FSA

- Once you enroll and set an annual election amount, it is deducted (pre-tax) from your paycheck in equal increments throughout the year
- Members are reimbursed for eligible expenses as they are incurred and as funds are deposited into the Adoption Assistance FSA.
- You have the option of using the *Surency Benefits Card* to pay for eligible expenses, or paying upfront and filing a claim.
- You can file claims in the Surency mobile app and/or your online account.
- To avoid losing any money, use all Adoption Assistance FSA funds before the end of the Plan Year.

Common Eligible Expenses

- Reasonable and necessary adoption fees
- Court costs
- Attorney fees
- Travel expenses (including amounts spent on meals and lodging)
- Other expenses for the purpose of legal adoption

2026 MAXIMUM ELECTION PER CHILD, PER ADOPTION: $17,670

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*Savings amount in the example are provided by Surency for illustrative purposes only. Example assumes 25% tax bracket. You may save more or less based on your own tax situation. Some states do not recognize these tax exclusions for this program. No part of this document is tax, financial or legal advice. You should consult your own legal and tax advisors regarding your personal situation and whether this is the right program for you.