



WHAT IS A FLEXIBLE SPENDING ACCOUNT?



A **Flexible Spending Account (FSA)** is designed to help manage rising costs by allowing you to set aside money pre-tax to pay for out-of-pocket eligible medical, dental, prescription and vision expenses.

PAY LESS IN TAXES

Jane has an annual income of \$50,000. If Jane contributes \$3,400 to her Flexible Spending Account, her taxable income is \$46,600 making her **total savings for the year \$850.***

HOW DOES IT WORK?

- Once you have enrolled and set your annual election amount, that pre-tax amount will be automatically deducted from your paycheck in equal increments throughout the year.
- Funds are available on the first day of the plan year.
- When you are ready to use the money from your FSA for any eligible medical expense, you can use the **Surency Benefits Card** or pay upfront and file a claim. Filing a claim electronically for reimbursement is easy through the Surency Member Account or the Surency Mobile App. Reimbursement will only occur if funds are available. Make sure to keep your receipts, as FSA claims must be substantiated based on IRS rules.
- To avoid losing any money, use all FSA funds before the end of your Plan Year. Depending on the plan, a grace period or rollover may be offered. **FSAsite.com** is great resource to purchase FSA-eligible items.



Common FSA Eligible Expenses

- Medical copays and deductibles
- Eyeglasses
- Contacts
- Prescription medications
- Over-the-counter medications
- First Aid Supplies
- ...and more!

Visit **[Surency.com/Eligible](https://www.surency.com/Eligible)** to view our interactive list of eligible expenses!

2026 MAXIMUM ELECTION
\$3,400

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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.

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