



# Flexible Spending Account

### **What's Healthcare FSA?**

An healthcare FSA is a spending account for health expenses (medical, dental & vision). The account is tax-advantaged, meaning you can save up to 40% on thousands of everyday expenses. You decide how much money you want to set aside at the beginning of the year and that money is yours to use starting day one.

### **What's a Dependent Care Account?**

A dependent care account (DCA) makes daycare, nursery school, and elderly care more affordable by reducing your taxable income, saving you hundreds of dollars in tax savings each year.

### **What's a Commuter Reimbursement Account?**

A commuter reimbursement account (CRA) can save you up to 30% on work-related commuting and parking costs. It reduces your taxable income, potentially saving you hundreds of dollars each year.

There is a fee of \$4.20/tenthly for all FSA accounts. Part-time Faculty the fee is prorated at \$5.25/eighthly.

# Flexible Spending Account

## Why You'll Love It

- Can be used to pay for thousands of eligible medical expenses.
- You can use your entire yearly contribution starting day one.
- A Grace Period or Rollover may be available to you. Check with your employer for more information.

► [myameriflex.com/participants](https://myameriflex.com/participants)

## An FSA can help you prepare for everyday healthcare needs

Use your FSA to pay for expenses such as:

- Deductibles
- Copays
- Prescriptions
- Orthodontia
- Teeth cleaning
- LASIK
- Glasses and contact lenses
- Band-aids
- Sunscreen
- Over-the-counter medicine
- Feminine menstrual care

**2027 Contribution Limit:** \$3,400

**Roll-over provision:** \$680

For a full list of eligible expenses, go to  
► [myameriflex.com/eligibleexpenses](https://myameriflex.com/eligibleexpenses)



# Dependent Care Account

# Dependent Care Account

## Why You'll Love It

- Makes daycare, nursery school, and elder care more affordable.
- Reduces your taxable income, saving you hundreds of dollars in tax savings each year.
- Submit one claim for a recurring expense (such as daycare) at the beginning of the year and get reimbursed every pay period.

► [myameriflex.com/participants](https://myameriflex.com/participants)

**A DCA allows you to set aside pre-tax money to help pay costs associated with the care of dependents.**

### **You can use it to pay for services like:**

- Daycare or elder care
- Before-school and after-school care
- Preschool and nursery school
- Private sitter
- Summer day camp
- Nanny service

### **2027 Contribution Limits**

\$3,750 - Married couples filing separately

\$7,500 - Single taxpayer OR married couples filing jointly



# Commuter Reimbursement Account

# Commuter Reimbursement Account

## Why You'll Love It

- Allows you to save up to 30% on work-related commuting and parking costs.
- Reduces your taxable income, saving you hundreds of dollars in tax savings each year.
- You can update your monthly contribution any time should your commuting needs change.

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If you commute to work, a CRA can help you save on daily transportation and parking expenses.

### 2027 Contribution Limits

\$340 per month for transit expenses

\$340 per month for parking expenses

### What you can use it for:

- Train
- Subway
- Bus
- Ferry
- Vanpool
- Parking
- Lyft
- Spothero