



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.

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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

2025 Contribution Limit: \$3,200

Roll-over provision: \$640

For a full list of eligible expenses, go to
► 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.

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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

2025 Contribution Limits

\$2,500 - Married couples filing separately

\$5,000 - 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.

2025 Contribution Limits

\$315 per month for transit expenses

\$315 per month for parking expenses

What you can use it for:

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