



# Flexible Spending Accounts

Health Care and Dependent Care



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# A great way to set aside money for planned expenses

A flexible spending account (FSA) allows you to dedicate pretax dollars to pay for eligible health care and dependent care costs.

- Reduce your taxable income
- Plan for how much you expect to spend during the plan year
- Carry over up to \$640 to the following plan year
- End of plan year filing deadline is **March 31, 2026**
- Terminated member filing deadline is **March 31, 2026**



# Using your flex dollars



## Pay qualified health care expenses:

- Your medical deductible or copayments
- Dental services, including braces
- Vision care, including glasses, contacts and corrective laser surgery
- Pharmacy copayments
- Prescription medications or supplies
- Over-the-counter medications

**NOTE:** A health care flexible spending account (FSA) covers all 213(d) expenses, including over-the-counter (OTC) supplies and OTC drugs and medicines with a prescription.



# Using your flex dollars



## Pay for qualified dependent care:

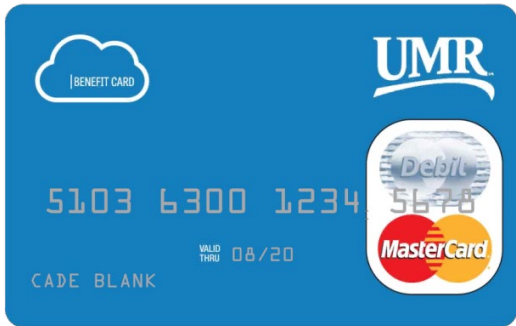
- Child day care costs
- Adult day care centers
- Overnight or evening care, if required for work reasons

**NOTE:** Each individual for whom you receive dependent care assistance needs to be either (1) A dependent under the age of 13 who you are entitled to claim as a dependent on your tax return, or (2) A spouse or other tax dependent that is physically or mentally incapable of caring for themselves (special rules apply to certain circumstances where non-custodial parents are entitled to claim the individual as a dependent).

# Using your FSA debit card

Access the money available in your account

- Simply use your card to pay for eligible expenses
- Have the amount of your qualified purchases automatically deducted from your account

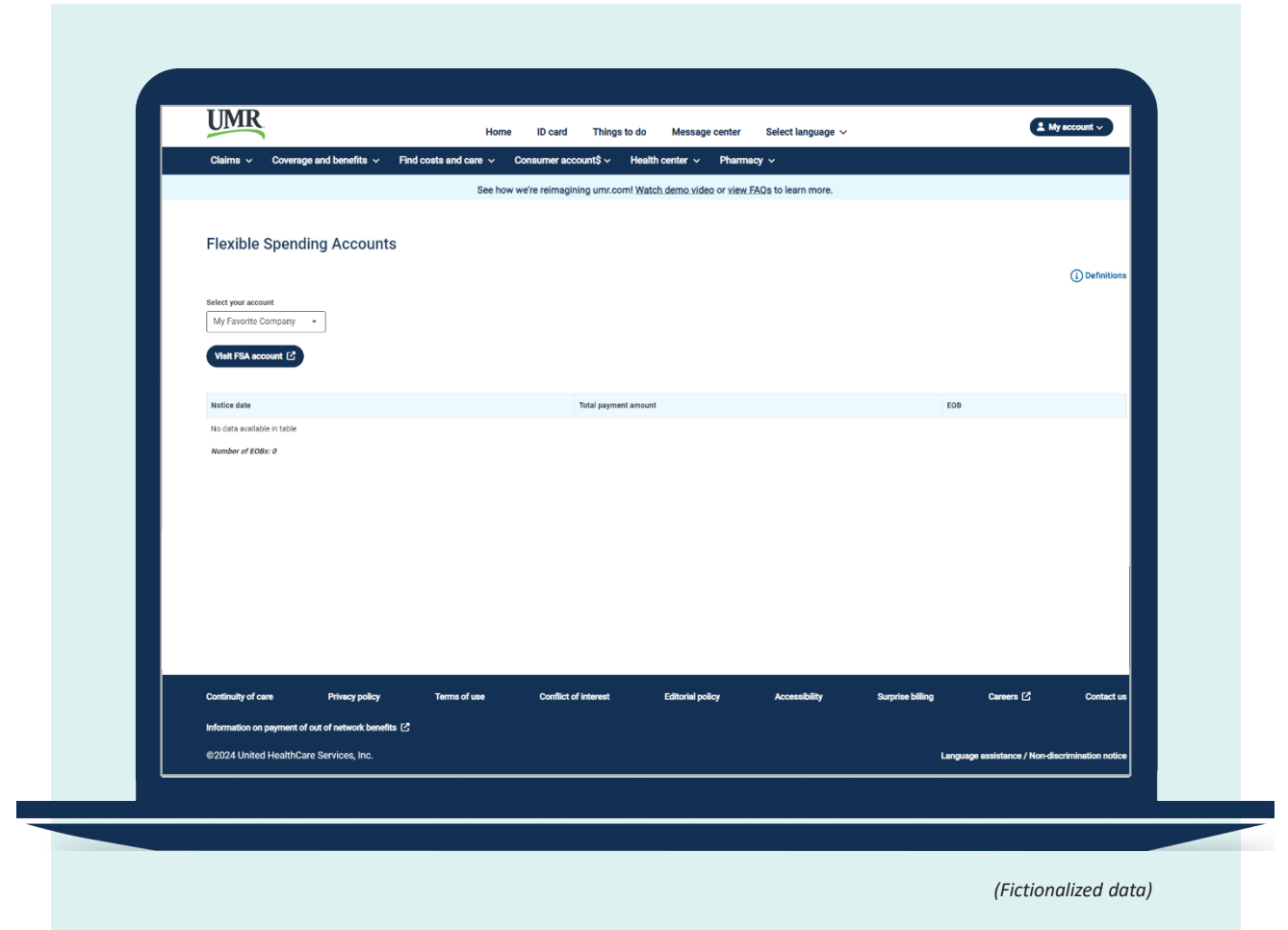


**Save your receipts:** The IRS requires proof that you used your FSA money to pay for qualified expenses



# Easy access to your FSA with umr.com

- File a claim
- Upload receipts and track expenses
- View up-to-the-minute account balances
- Add or update a direct deposit account
- View your account activity, claims history and payment history
- Download plan information, forms and notifications



# Consumer Accounts with UMR mobile app

Manage your account from the **palm of your hand**



The Consumer Accounts with UMR mobile app can be accessed by consumers who have an existing flexible spending account



All accounts that are currently accessed within the Consumer Account\$ portal login will display in the mobile app



UMR Accts

Consumers can download the new mobile app through the Apple® App Store or Google Play Market

Annual Mobile Star winner since 2014

