



Limited Expense HealthCare

Flexible Spending Account with Carryover



If you're enrolled in a qualified high-deductible health plan and have a Health Savings Account (HSA), you can maximize your savings with a **Limited Expense Health Care FSA (LEX HCFSA)** under the Federal Flexible Spending Account Program (FSAFEDS). This pre-tax benefit account can be used specifically for your eligible out-of-pocket dental and vision expenses.

Why You Need It

- Save up to 30%[†] on eligible out-of-pocket dental and vision expenses
- Maximize your tax savings with both an HSA and a LEX HCFSA
- Eligible employees can carry over up to \$680 to the following plan year—there's virtually no risk of losing your hard-earned money if you re-enroll the following year

How It Works

Simply decide how much to contribute to your LEX HCFSA account to pay for your eligible dental and vision expenses, and funds are withdrawn from your paycheck for deposit into your account before taxes are deducted.

Your total annual election amount is available on day one of the plan year. The FSAFEDS LEX HCFSA lets eligible employees carry over up to \$680 in account balances from one plan year to the next if you re-enroll during Federal Benefits Open Season. With far less "use or lose" risk, there's no reason not to take advantage of the tax savings every year.

You can save

\$1,020*
every year!

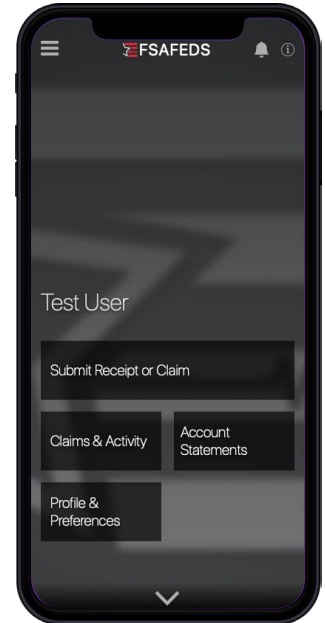
See the estimated tax savings ►

* Based on the maximum election amount and 30% average in tax savings.

[†] Estimated savings are based on an assumed combined federal and state income tax bracket of 30%. Estimated savings are also based on contributions elected and made to the FSA and not associated with expenses from the FSA. Actual savings will depend on your taxable income and tax status.

How You Manage It

With a variety of payment and reimbursement options, your LEX HCFSAs are easy to use. It can be used to pay for numerous eligible dental and vision expenses for you, your spouse, and eligible dependents. Manage your account via a secure website on any computer or mobile device that's connected to the Internet or via the FSAFEDS app.



How Much You Can Contribute to It

You can contribute a minimum of \$100 or up to a maximum of \$3,400 to your LEX HCFSAs.

How You Get It

Ready to save? Sign up for a LEX HCFSAs during the Annual Federal Benefits Open Season, November 10, 2025 through December 8, 2025 (Midnight ET).

Savings Example			
With an HSA Alone		With an HSA and a LEX HCFSAs	
Gross annual pay (estimate)	\$60,000	Gross annual pay (estimate)	\$60,000
Annual family coverage HSA contribution	-\$8,750	Maximum annual LEX HCFSAs contribution	-\$3,400
Adjusted Gross Pay	= \$51,250	Maximum annual family coverage HSA contribution	-\$8,750
Estimated tax rate (30%)	-\$15,375	Adjusted gross pay	= \$47,850
Estimated annual dental/vision care expenses	-\$3,400	Estimated tax rate (30%)	-\$14,355
Final take-home pay	= \$32,475	Final take-home pay	= \$33,495

All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, health care expenses and tax savings may be different.

Take home this much more
\$1,020

Learn More at www.FSAFEDS.gov

or call 877-FSAFEDS (372-3337)