



Flexible Spending Accounts

Flexible Spending Accounts (FSA) are tax-advantaged accounts that you can use to pay for eligible medical, dental, vision, prescription and dependent day care expenses. Your contributions to an FSA are deducted from your pay before taxes, which lowers your taxable income. You have two FSA options for 2018:

- Healthcare FSA
- Dependent Care FSA

You will elect your yearly contribution amount during Open Enrollment—contributions will be taken from your paychecks starting January 1, 2018. You will have access to your full FSA contribution amount at the beginning of the year. You will not be able to make changes to your contribution amount unless you experience a qualifying life event.

See the FSA Summary Plan Description for a full list of eligible expenses.

	Healthcare FSA	Dependent Care FSA
Eligibility	All eligible employees (Employees in the Health Savings Plan can NOT have a Healthcare FSA)	All eligible employees
2018 Contribution Maximum	\$2,600	\$5,000 (married and filing jointly or single) \$2,500 (married and filing separately)
Plan Year Rollover	Any amount between \$50 to \$500	Unused funds are forfeited
Eligible Expenses	Medical, prescription drug, dental and vision expenses, including copays, coinsurance and deductibles	Dependent care expenses for daycare or after-school care expenses for a child under age 13, an elderly person or a person with disabilities as long as you claim them as a dependent on your tax return. Expenses must be incurred because you and your spouse are working or looking for work.
Paying for Expenses	Pay for expenses directly with a UMR FSA debit card OR receive a reimbursement by submitting a Flexible Benefit Plan Reimbursement Form	Receive a reimbursement by submitting a Flexible Benefit Plan Reimbursement Form

If you elect the Health Savings Plan with HSA, you will *not* be eligible to contribute to a Healthcare FSA. Consider which savings account is right for you and your family before making the switch. See page 4 for a comparison of the FSA and HSA.