

# Flexible Spending Accounts



**Save money on healthcare, pharmacy, dental, vision and dependent care expenses.**

You can use your Healthcare Flexible Spending Account (HC-FSA), Limited-Purpose Flexible Spending Account (LP-FSA) or Dependent Care Flexible Spending Account (DC-FSA) to save pre-tax money from your paycheck for eligible healthcare and dependent care expenses.

## HC-FSA

Pay for IRS-qualified medical expenses like doctor visits, hospital fees, prescriptions, dental exams, vision appointments, over-the-counter medications and more for yourself, spouse and any dependents.

## LP-FSA

Even if you have a Health Savings Account (HSA), you can also contribute pre-tax money to your LP-FSA to reimburse yourself for eligible out-of-pocket vision and dental expenses like eye exams, prescription eyewear, prescription contact lenses, contact lens solution, vision correction surgery, dental cleanings, fillings, crowns, braces and dentures for yourself, spouse and any dependents.

## DC-FSA

A DC-FSA lets you set aside pre-tax money to pay for dependent care expenses like childcare, adult daycare, after-school care and au pair costs if they are for the purpose of enabling you (or your spouse, if married) to work.

## How to pay

Use your HSA Bank Health Benefits Debit Card to pay directly, or pay out of pocket and submit a claim for reimbursement. To submit a claim, scan and upload your receipt(s) or Explanation of Benefits through the Member Website or HSA Bank Mobile App. Then once your claim is approved, you will be reimbursed.

## How much can I contribute?

The IRS limits how much you can contribute every year. Use this information as a reference, but visit [IRS.gov](https://www.irs.gov) for the latest updates.\*

### 2025 Flexible Spending Account (HC-FSA and LP-FSA) IRS Limits

Maximum  
contribution limit

**\$3,300**

### 2025 Dependent Care Flexible Spending Account (DC-FSA) IRS Limits

Maximum household  
contribution limit

**\$5,000**

## Learn more

Check your balance and account information on the Member Website or HSA Bank Mobile App 24/7.

Visit [hsabank.com/qme](https://hsabank.com/qme) for a list of eligible expenses.



Scan the code, visit the USG  
Employee Resource Center at  
[www.hsabank.com/USG](https://www.hsabank.com/USG) or call  
833-228-9352 for more information.



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\*The 2025 IRS FSA limits have not been released. Visit the USG Employee Resource Center for updates.

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