

Flexible Spending Account (FSA)

2026 USER GUIDE: Health FSA & Dependent Care FSA

What is an FSA?

A Flexible Spending Account (FSA) is a pre-tax benefit that allows you to set aside money from your paycheck to use for eligible healthcare and dependent care expenses. Any money you set aside comes out of your paycheck before taxes, this means you pay no income tax on your FSA money.

Know the Rules

- **Enrollment:** You must enroll in an FSA during your employer's open enrollment period. Elections cannot be changed during the year unless there is a qualifying event.
- **Contribution Limit:** The amount you can set aside in an FSA is limited by the IRS and your employer's FSA plan.
- **Eligible Expenses:** An FSA can only be used for eligible Health & Dependent Care expenses not covered by your insurance. What is eligible is determined by the IRS.
- **Use-it-or-Lose-it Rule:** Generally, you must spend the funds in your FSA by the end of the plan year. Some plans may offer a grace period or allow you to carry over a certain amount to the next year (check your plan details). Any unclaimed funds that do not rollover are forfeited.
- **Documentation:** IRS rules require that every FSA expense be substantiated. Keep your receipts and documentation for all FSA expenses (especially when you use your debit card). You'll need these to submit claims & substantiate card transactions.
- **Run-out Period:** Each employer sets the deadline when claims & documentation must be submitted by. You must claim your funds & submit documents by this deadline.

IRS Limits

Health FSA: \$3,300 (2025*)
Health FSA Rollover: \$660 (2025*)
Dependent Care FSA: \$7,500 (2026)

*2026 Limits Not Released Yet

What Expenses Qualify?

Health FSA

Common Eligible Expenses:

- Medical co-payments and deductibles
- Prescriptions, and some OTC medications.
- Dental (excluding cosmetic)
- Eye Exams, Glasses, & Contacts

Ineligible Expenses:

- Cosmetics (goods & services)
- Vitamins (unless prescribed for a medical condition)

Dependent Care FSA:

Requirements:

- Care must be for a child under the age of 13, or a tax dependent unable to provide for their own care, who resides with you
- Care must be necessary for you (and your spouse if you are married) to be gainfully employed or going to school

Common Eligible Expenses:

- Preschool
- Before & After School Care
- Day Camps

Ineligible Expenses:

- Overnight Camps
- Tuition / Kindergarten

Scan or Click
to search for more
eligible expenses



Tax Savings - Why Use An FSA?

Your exact savings depends on your tax bracket but if your effective tax rate is 30%, and you save \$3,300 in your Health FSA and \$5,000 in your DCFSA you would save \$2,490 in taxes.

Visit rockymountainreserve.com for additional information

Using FSA Funds Is Easy!

Pay With Your FSA Debit Card

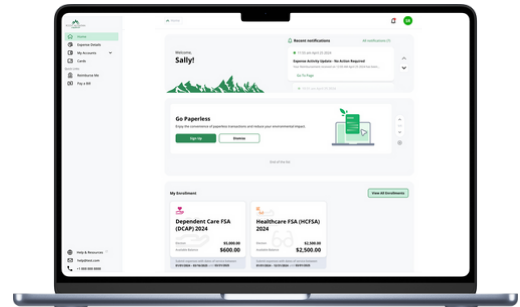
- **Easy & Convenient:** payments come directly from your FSA, no need to pay out-of-pocket first
- **One Card:** The RMR card intelligently allocates funds between Health & Dependent Care accounts
- **Save Your Receipts:** occasionally you will be asked to provide RMR with your receipt, per IRS rules



Pay Out-Of-Pocket & Get Reimbursed

- **Mobile App & Online:** submit claims easily right from your phone or computer
- **Quick Approval:** using AI capabilities, many claims can be processed instantly
- **Fast Reimbursement:** Funds can be sent quickly via Direct Deposit, Venmo*, or Paypal*

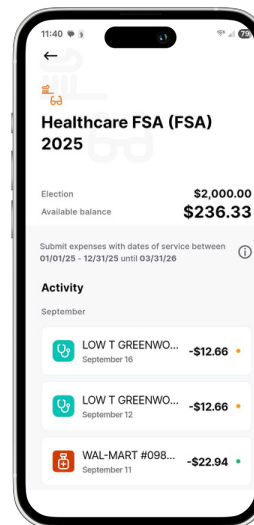
**additional fees apply for instant reimbursement options*



Accessing Your Account

- 1 Navigate in your browser to:
user.rmrbenefits.com
- 2 Select **Register**
- 3 Enter your Date of Birth and Unique ID (likely your 9 digit SSN)
- 4 Fill in or choose your required login & password information
- 5 **Verify your email**
After registering, you'll receive an email. You must click the verification link in that email to fully register your account
- 6 **Enter Your Debit Card #**
If your account has a debit card you'll need to enter the last 4 digits of your card number after logging into the portal

Mobile App



RMR Benefits

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