

Flexible Spending Account (FSA) ~ UnitedHealthcare ₁

General Purpose FSA - \$3,400 maximum (pre-tax)

- FSA is ONLY available if enrolled in the PPO High or PPO Low plans
- Can be used on eligible medical, dental, and vision expenses as defined by the IRS
- Must re-enroll EVERY year during the open enrollment election period
- Full amount elected is available up-front April 1st – can't change election throughout the year
- "Use it or lose it" account
- Have until 6/30/2026 to submit for reimbursement for claims incurred 4/1/25-3/31/26
- Will have until 6/30/2027 to submit for reimbursement for claims incurred 4/1/26-3/31/27
- If no longer employed by Owens Community College, you may submit for reimbursement of claims for dates of service PRIOR to your termination date.

Dependent Care FSA –

Maximum is \$7,500 (pre-tax) if filing joint or single parent tax return.

Maximum is \$3,750 (pre-tax) if married filing separately.

- A dependent care FSA helps reimburse for the work-related cost of care for a qualifying dependent

A qualifying dependent is:

- A tax dependent under age 13, or
- Any other tax dependent such as an elderly parent or spouse, who is physically or mentally incapable of self-care and has the same principal residence as you.