A **Flexible Spending Account** (FSA), can save you an average of 30 percent by using pre-tax dollars to pay for eligible FSA expenses for you, your spouse, and qualifying children or relatives.

Here's how an FSA works. Money for your FSA is deducted automatically from your paycheck before taxes are taken out. You can then use your pre-tax FSA funds throughout the plan year to pay for eligible health care or dependent care expenses. The types of products or services that are FSA-eligible depend on what type of FSA you have. Explore the options below to learn which programs are best suited for you and your family.

Health Care FSA

A Health Care FSA (HCFSA) is a pre-tax benefit account that's used to pay for eligible medical, dental, and vision care expenses - those not covered by your insurance plan or elsewhere. It's a smart, simple way to save money while keeping you and your family healthy and protected. Plus, you can carry over up to $500 remaining in your account from one plan year to the next, so there's no "use or lose" risk.

Limited Expense Health Care FSA

If you're enrolled in an HSA-qualified high-deductible health plan and have a Health Savings Account (HSA), you can maximize your savings even more with a Limited Expense Health Care FSA (LEX HCFSA). This pre-tax benefit account helps you save on eligible out-of-pocket dental and vision expenses while taking advantage of the long-term savings power of an HSA. Plus, you can carry over up to $500 remaining in your account from one plan year to the next, so there's no "use or lose" risk.

Dependent Care FSA

A Dependent Care FSA (DCFSA) is a pre-tax benefit account used to pay for eligible dependent care services, such as preschool, summer day camp, before or after school programs, and child or adult daycare. It's a smart, simple way to save money while taking care of your loved ones so you can continue to work.