



Health Flexible Spending Account

Contribution Limits & IRS Regulations

The 2025 contribution limit for UC employees will be \$3,200. We recommend reviewing how much you spend on eligible healthcare expenses every year to determine how much to elect.

IRS regulations

Funds on day 1



All of your FSA dollars are available on the very first day of the plan year. For example, if you choose to contribute \$1,200 to your FSA, your contributions will be deducted evenly across all of your paychecks for the year, but you have access to all \$1,200 on day 1! You can use your funds for expenses incurred by you, your spouse or eligible dependents.

Use-or-lose



Don't forget to spend your FSA dollars. You may carry-forward up to \$640 to the next plan year, but any additional funds will be forfeited. Claims incurred in a plan year must be submitted by April 15th of the following year.

Changing your FSA election

In order to make changes to your election after open enrollment, you need to experience a qualifying life event. These events include:



- Change in marital status
- Change in the number of dependents
- Increase due to birth, adoption or marriage
- Decrease due to death, divorce or loss of eligibility
- Gain or loss of eligibility due to a change in participant, spouse or dependent employment status

If you experience a qualifying life event, contact your employer to make changes to your election.

