2026 Flexible Spending Accounts

Figuring out your expenses for the coming year can help you accurately calculate the amount of money to contribute to your FSA. This is important because:

- Any unused money in your BEK Dependent Care FSA will be forfeited at the end of 2026.
- You can rollover up to $660 into your Health Care FSA for the following year.

The IRS determines which expenses can be reimbursed by an FSA.

Calculate your possible 2026 Dependent Care FSA expenses

Use the Dependent Care FSA to pay for daycare, nursery school, pre-school, after school, day camp for eligible children under age 13 or senior daycare for aging parents. Search for eligible expenses at fsafeds.gov/explore/dcfsa/expenses to make sure you calculate your expenses for 2026 accurately.

You can contribute up to the maximum allowed amount of $7,500 in 2026. However, the amount you can contribute may be less that the maximum amount. This example shows how you can calculate expenses.

Your weekly eligible dependent care costs	$300
Number of weeks of dependent care you expect to have in 2026	24
Your total dependent care costs for 2026	**$7,200**

Calculate your 2026 Health Care FSA expenses

You can use your Health Care FSA funds to pay for a wide variety of health care products and services for you, your spouse, and your dependents. Search for eligible expenses at fsafeds.gov/explore/hcfsa/expenses.

- Enroll in the HSA and pay for any of the items highlighted in **green** using money in your Health Care FSA.
- Enroll in UHC PPO or BCBS medical plans for Southeast Division and KVPC Southeast and pay for any of the listed expenses highlighted in **blue** using your Health Care FSA.

Types of health care expenses you might have in 2026	**For you**	**Your spouse**	**Your children**
Dental deductibles	$	$	$
Dental costs	$	$	$
Orthodontia	$	$	$
Eye exams and LASIK surgery	$	$	$
Prescription glasses, reading glasses, contacts	$	$	$
Vision drops, solutions and supplies	$	$	$
Medical deductibles	$1,000	$1,000	$
Medical copays	$ 140	$ 160	$
Prescription drugs	$ 150	$ 300	$
Over-the counter products	$	$	$
Medical supplies	$	$	$
Chiropractic care and acupuncture	$ 350	$0	$
Total by family member	$1,640	$1,460	$
Total anticipated expenses	$3,100		
Maximum allowable annual FSA contribution	$3,300		
Amount you choose to contribute to your 2026 Health Care FSA Amount will be divided by number of pay periods you have (weekly, semi-monthly or monthly)	**$3,100**		