



# Health Flexible Spending Account

## Contribution Limits & IRS Regulations

The 2026 contribution limit for UC employees will be \$3,300. 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 \$660 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.

