

We're **all** invested in your employee benefits



Flexible Spending Accounts (FSAs) help your dollars go further

You have three Flexible Spending Account options for tax-free reimbursement.

If you have funds currently set aside in either a Health Care or Limited Purpose FSA for 2024, you may roll over up to \$610 of your 2024 contributions to next year if you re-elect the FSA for 2025. Any other unused contributions will be forfeited at the end of the year.

View the descriptions below and chart on the following page to learn more.

To learn about the eligible expenses for each account type, go to:

<https://my.optum.com/allinahealth.html>

- 1. Health Care FSA:** This account is used to pay for deductibles, copayments and coinsurance related to health, dental and vision expenses. Choose to set aside \$100–\$3,300 annually.
- 2. Limited Purpose FSA:** This account is ONLY for those who enroll in a high-deductible Allina Health medical plan that features a Health Savings Account, including the Premier Health Savings Plan and the Select Health Savings Plan. This account reimburses you for eligible dental and vision expenses only. Choose to set aside \$100–\$3,300 annually.
- 3. Dependent Care FSA:** This account reimburses you for eligible out-of-pocket dependent care (day care) expenses for eligible dependents under age 13, or your tax dependents of any age who are mentally or physically handicapped and incapable of self-care. Choose to set aside \$100–\$5,000 annually. However, if you're married and file taxes separately, you may only contribute \$2,500 toward this account.

Allina Health Flexible Spending Accounts (FSA) Comparison

| Account type | Health Care FSA | Limited Purpose FSA | Dependent Care FSA |
|--------------------------------------|---|--|---|
| Eligible medical plans | Allina First Plan Allina Elevate Plan | Premier Health Savings Plan Select Health Savings Plan | N/A |
| Account ownership | Employer (held in employee's name) | Employer (held in employee's name) | Employer (held in employee's name) |
| Expenses covered | Medical, dental, vision, prescription and many over-the-counter expenses <i>Reference: IRC § 213(d)</i> | Dental and vision expenses <i>Reference: IRC § 213(d)</i> | Caregiver costs for dependent care expenses while at work <i>Reference: IRC § 129</i> |
| 2025 Contribution limits | \$3,300 per plan year. Limit is per person. | \$3,300 per plan year. Limit is per person. | \$5,000 per calendar year if single or married filing jointly, \$2,500 if married filing separately |
| "Use it or Lose it" | Yes | Yes | Yes |
| Rollover Limit | Must elect the FSA in the following plan year to use rollover. \$610 from 2024 to 2025 \$660 from 2025 to 2026 | Must elect the FSA in the following plan year to use rollover. \$610 from 2024 to 2025 \$660 from 2025 to 2026 | None |
| Funds availability | Full annual election available on first day of coverage | Full annual election available on first day of coverage | As paycheck contributions are made |
| Claims substantiation / adjudication | Required per IRS guidelines | Required per IRS guidelines | Required per IRS guidelines |
| Debit card provided | Yes | Yes | No |
| Usage for ineligible expenses | Not allowed | Not allowed | Not allowed |
| Portability | No, but eligible for COBRA continuation | No, but eligible for COBRA continuation | No, but can incur expenses through the end of the calendar year |
| Optum Financial for FSA support | 844-400-5723 (24 hours a day, 7 days a week) https://my.optum.com/allinahealth.html Optum Financial mobile app | | |