



PLAN YEAR 2025

Flexible Spending Accounts

Take control of your spending! A Flexible Spending Account (FSA) is a special tax-free account to pay for certain out-of-pocket expenses.

Healthcare Flexible Spending Account

You can contribute up to \$3,300 annually for qualified medical expenses (deductibles, copays, coinsurance, menstrual products, PPE, over-the-counter medications, etc.) with pre-tax dollars, which reduces your taxable income and increases your take-home pay. You can even pay for eligible expenses with an FSA debit card at the same time you receive them — no waiting for reimbursement.

Broward Health has partnered with HealthEquity (formerly WageWorks), a leading provider of consumer-directed benefits in the United States, as our trusted provider to administer the FSA process and offer our members enhanced benefit solutions. The HealthEquity (formerly WageWorks) platform provides a variety of reimbursement options (which includes a Healthcare debit card and the HealthEquity (formerly WageWorks) EZ Receipts mobile app, an enhanced participant website with mobile access, and extended customer service hours). For questions/assistance, contact the HealthEquity (formerly WageWorks) Customer Service Center at 877-924-3967.

Dependent Care Flexible Spending Account

In addition to the Healthcare FSA, you may opt to participate in the Dependent Care FSA — even if you don't elect any other benefits. Set aside pre-tax funds into a Dependent Care FSA for expenses associated with day care, nursery school, and elder care expenses. Unlike the Healthcare FSA, reimbursement from your Dependent Care FSA is limited to the total amount that is currently deposited in your account.

- » With the Dependent Care FSA, you can set aside up to \$5,000 (\$2,500 if married and filing separate tax returns) to pay for child or elder care expenses on a pre-tax basis.
- » Eligible dependents include children under 13 and a spouse or other individual who is physically or mentally incapable of self-care and has the same principal place of residence as the employee for more than half the year.

- » You must provide the tax identification number or Social Security number of the party providing care to be reimbursed.
- » Employees enrolled in DC FSA benefits do not receive a debit card for reimbursements. There are two ways to submit a receipt for reimbursement:
 - Through the HealthEquity (formerly WageWorks)EZ Receipts mobile app — Use your mobile device to snap a photo of your receipts and submit them for reimbursement.
 - By logging in to your HealthEquity (formerly WageWorks) account — select the 'Pay Me Back' option, upload a digital image of your receipt, and submit your claim.

This account covers dependent day care expenses that are necessary for you and your spouse to work or attend school full time. Eligible expenses include:

- » In-home babysitting services (not provided by a dependent)
- » Care of a preschool child by a licensed nursery or day care provider
- » Before- and after-school care
- » Day camp
- » In-house dependent day care

Due to federal regulations, expenses for your domestic partner and your domestic partner's children may not be reimbursed under the FSA programs. Check with your tax advisor to determine if any exceptions apply.

Important Note: Employees must actively enroll and re-enroll in FSAs each plan year. You are not automatically re-enrolled in these plans. Per IRS regulations, this is a 'use-it or lose-it' benefit. Funds not utilized by the end of the plan year will be forfeited. Only up to \$500 will be allowed to be carried over to the next plan year. In addition, per federal regulations, you are NOT allowed to stop your FSA benefit in a plan year. Discontinuation of this benefit can only occur if you experience a Qualifying Life Event, transfer to non-eligible status, or at termination.