

1. **Plans** to be you Implemented for 2025:

- a. Healthcare FSA (HC FSA) Yes No
- b. Dependent Care FSA (DC FSA) **Yes** No

2. Would you like to offer the IRS **Maximum**?

- a. 2025 HC FSA Max \$3300 Yes No - Indicate Max _____

(NOTE: Employee can determine the amount they use on day 1 of the FSA HC up to school's limit and then repay it over the course of the year.)

- b. 2025 DC FSA Maximum \$5000 **Yes** No - Indicate Max _____

(NOTE: Employee can only spend what they've contributed.)

3. Would you like to offer, **Grace Period**, **Carryover** or **Use it or lose it** on the **HC FSA**?

*You may only select one option

- a. **Grace Period** provides an add'l 75 days following the close of a plan year in which an employee can *incur* services utilizing leftover funds from the prior plan year.

Yes - Grace Period

- b. **Carryover** allows an employee with leftover funds at the close of a plan year, to roll up to \$660 to the new plan year.

Yes - Carryover

- c. **Use it or lose it** is when any unused funds are forfeited each plan year. (Following run out)

Yes - Use it or lose it

4. Will you be offering, **Grace Period** or "**Use it or lose it**" on the **DC FSA**? *Carryover does not apply to DC FSA

Yes - Grace Period **Yes - Use it or lose it.**

5. How many days will you give employees to **submit** claims after the plan year closes, if they have funds available? *These are claims for services incurred during the plan year (1/1 – 12/31)

- a. 90 days is generally most common; however, you may select more less.

Yes - 90 Days **No - Indicate # of Days __ 30__**

6. Following a loss of eligibility midyear, how many days will the termed individual have to submit claims, if they have funds available? *These are claims for services incurred prior to the loss of eligibility

- a. 90 days is generally most common; however, you may select more less.

Yes 90 Days **No - Indicate # of Days __ 30__**

7. Are you interested in adding the debit card?

Yes - Debit Cards

No Debit Cards