



Stretch Your Paycheck to Help Cover Healthcare Expenses

Enjoy pre-tax savings on qualified healthcare expenses with a Health Flexible Spending Account.

A **Health Flexible Spending Account (FSA)** can help you save money on healthcare expenses by letting you use pre-tax dollars to pay out-of-pocket expenses for yourself, your spouse and your dependents.

**You asked.
We answered.**

**Why sign up for a Health Flexible Spending Account?
Find out with some FAQs.**

What are “pre-tax dollars”?

Pre-tax dollars are funds from your paycheck that are credited to your FSA before taxes have been taken out.

Since you're not paying taxes on money you contribute, you end up with more money to use for qualified expenses.

How does an FSA work?

Contributions are automatically transferred from your paycheck and credited to your FSA. These funds can then be used for qualified expenses.

How much can I contribute to an FSA?

The contribution maximum for 2025 is \$3,300.¹ Your contribution should be determined by how much you anticipate in out-of-pocket expenses for the year and how much you can afford to have deducted from your paycheck.

How do I access my money?

There are three ways to pay for expenses:

- Use a smart debit card which is connected to your account
- Pay providers directly through your FSA online portal
- Submit receipts for reimbursement.

What can I use the money for?

You can use FSA funds for a range of out-of-pocket qualified expenses.² These include copays, coinsurance and deductibles, office visits; hospital bills, prescriptions, over-the-counter medicine and drugs, qualified dental and vision care, diagnostic items such as diabetic testing supplies, and more.

You can save up to 30% on qualified expenses using your pre-tax dollars.³

How can I keep track of my account?

You'll have **24/7 online access to account information through the online portal and mobile app**. You'll be able to view details on your contributions, balance and spending. You can download the MetLife HS&SA app for your device from the Apple App Store or Google Play and log in using the password you use to access the online portal.

What happens if I don't use all my account funds during the year?

Funds in excess of \$660 not used to cover qualified expenses by the end of the calendar year will be forfeited; however, your employer allows you to roll over up to \$660.

What happens if I change jobs, lose my job or retire?

Expenses must be incurred before your termination date to be eligible for reimbursement (unless you are eligible for and choose COBRA continuation coverage of your FSA). You can apply for reimbursement from your FSA funds for qualified expenses until your account is depleted or the claim period established by your employer expires.

Questions?

Call MetLife Customer Service.

1-877-759-3399

¹ Contribution limits are subject to change and should be checked on an annual basis on the IRS website. Limitations apply.

² Includes a wide range of medical expenses as defined in Section 213(a) of the Internal Revenue Code. See IRS publication 502 available at <http://www.irs.gov/pub/irs-pdf/p502.pdf> for a list of qualified expenses. In addition, there may be legislation or additional publications that may modify or expand available qualified expenses. Employees should refer to their employer's plan document(s) for the latest list of qualified expenses under their plan.

³ Savings are based on estimated federal, state and local tax rate of 30%. The amount participants can save in taxes will vary depending on various factors, such as the amount they set aside in the accounts, their annual earnings, whether or not they pay Social Security taxes, the deductions they claim on their tax returns, their tax brackets and their state and local tax regulations. Participants should check with their own tax advisors for information on how their participation will affect their tax savings.

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