# Flexible Spending Accounts





Gateway provides you with the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through the Flexible Spending Accounts (FSA). The FSA plan year runs from January 1, 2026 to December 31, 2026.

#### Healthcare FSA

The Healthcare FSA is used to reimburse out-of-pocket medical expenses incurred by you and your dependents. The maximum you can contribute to the Healthcare FSA in 2026 is \$3,400.

### Eligible expenses include:

- · Doctor office copays
- Non-cosmetic dental procedures (crowns, dentures, orthodontics)
- Prescription contact lenses, glasses and sunglasses
- LASIK eye surgery

## **IMPORTANT:**

For the 2026 plan year, the roll over amount is \$680, which means that you will be able to roll over up to \$680 of unused FSA dollars at the end of the 2026 plan year into 2027. Any amounts over the maximum roll over amount will be forfeited.

## **Dependent Care FSA**

The Dependent Care FSA is used to reimburse expenses related to the care of eligible dependents. The maximum that you can contribute to the Dependent Care FSA is \$7,500 if you are a single employee or married filing jointly. If you are a married employee filing separately the maximum you can contribute is \$3,750.

## Eligible expenses include:

- Au Pair
- After school programs
- Baby-sitting/dependent care to allow you to work or actively seek employment
- Day camps and preschool
- Adult/eldercare for adult dependents

#### **Contact Information**

Your Flexible Spending Acounts (FSA) are administered by WEX. Please visit BenePortal for the FSA forms.

For more information please visit www.wexinc.com/ discovery-benefits or call 866.451.3399, 6:00 am to 6:30 pm CST.

