Flexible Spending Accounts (FSA)

Rippling

What is an FSA?

FSAs allow you to set aside a predetermined amount of your pretax dollars to help you pay certain health care and dependent care expenses. By anticipating your family's health care and dependent care costs for the next plan year, you can lower your taxable income.

Health Care Flexible Spending Account (HCFSA)

An HCFSA allows you to set aside pre-tax dollars via payroll deductions to pay for qualified healthcare expenses for you and your dependents.

Contribution Limits and Eligible Expenses

For 2026, the annual maximum amount you may contribute is **$3,400**. Your HCFSA can be used to help pay for things like:

- Doctor's office copays
- Non-cosmetic dental procedures
- Prescription contact lenses, glasses, & sunglasses
- LASIK eye surgery
- Certain over-the-counter medications

For a full list of eligible expenses, visit **www.irs.gov/publications/p969#en_US_2025_publink1000204185**

Limited Flexible Spending Account

If you are enrolled in an HDHP plan with an HSA, you cannot participate in a regular Health Care FSA (HCFSA) due to IRS rules. Instead, you may contribute to a Limited Purpose FSA, which can **only** be used for eligible dental and vision expenses—not general medical expenses. The annual contribution limit for 2026 is **$3,400**.

Dependent Care Flexible Spending Account (DCFSA)

A DCFSA allows you to set aside pre-tax dollars toward qualified dependent care expenses for children up to the age of 13 or individuals 13 or older if they are unable to care for themselves and reside with you at least 8 hours per day.

Note: Dependent Care FSAs are funded through payroll deductions and are not fully loaded at the start of the plan year. You can only be reimbursed up to the amount you have contributed at the time of your claim.

Contribution Limits and Eligible Expenses

For 2026, the annual maximum you may contribute is **$7,500** (or $3,750 if married and filing separately).

Your DCFSA can be used to help pay for things like:

- Au Pair or nanny
- Before- and after-school programs, day camps, preschool
- Baby-sitting/dependent care to allow you to work
- Adult/eldercare for adult dependents

Use-it-or-Lose-it Rule

You have 90 days after the plan year end to submit claims for reimbursement. All claims for expenses incurred between May 1st, 2026 and April 30th, 2027 must be submitted by July 29th, 2027. If you do not use all of your available funds by July 29th, 2027, any remaining funds will be forfeited.

For more information about the FSA, visit the **Rippling Help Center** at **help.rippling.com/login.**