

FSAs: Get spending to save on healthcare



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What is a Flexible Spending Account?

1

Offered by your employer.

2

The Medical FSA enables you to access your entire balance at the beginning of the year.

3

Features unique tax benefits.

*FSA contributions aren't subject to federal and most state income taxes.**

Funds spent on qualified healthcare expenses are tax-free.

4

FSA funds don't roll over ("use it or lose it"). Sunbelt Rentals offers a grace period which allows you an additional 2 ½ months following the end of the plan year to use your remaining Medical FSA funds.



How does an FSA work?

1

Pre-tax money goes into your FSA.

2

Contribute up to the IRS limit, or the limit set by your employer if lower.

3

Use your FSA dollars to pay for eligible expenses.

4

Use your Benefits Card to auto-substantiate purchases.

How can you benefit from tax savings?

FSA contributions are exempt from federal and most state income taxes. Funds spent on qualified expenses are tax-free.

State tax exemption may not be available in every state. HSA Bank does not provide tax advice. Consult your tax professional for tax-related questions.



Types of FSAs



**Healthcare FSA
(HC-FSA)**



**Dependent Care FSA
(DC-FSA)**



Healthcare FSA (HC-FSA)

FSA eligible healthcare expenses include medical office copays, prescriptions, dental, vision and much more.

Entire balance is available at the beginning of the year.

If you have a Healthcare FSA, you're not eligible to make HSA contributions. You can have a DC-FSA.

IRS-qualified expenses

hsabank.com/QME

- Acupuncture
- Ambulance
- Artificial limbs
- Artificial teeth*
- Birth control treatment
- Blood sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Contact lenses and solutions*
- COVID-19 diagnostic testing and treatment
- Crutches
- Dental treatments (including X-rays, cleanings, fillings, sealants, braces and tooth removals*)
- Doctor's office visits and co-pays
- Drug prescriptions
- Eyeglasses (Rx and reading)*
- Fluoride treatments*
- Feminine hygiene products
- Fertility enhancement (including in-vitro fertilization)
- Flu shots
- Guide dogs
- Hearing aids and batteries
- Infertility treatment
- Inpatient treatment at a therapeutic center for alcoholism or drug addiction
- Insulin
- Laboratory fees
- Laser eye surgery*
- Medical alert bracelet
- Medical records charges
- Midwife
- Occlusal guards to prevent teeth grinding
- Orthodontics*
- Orthotic Inserts (custom or off the shelf)
- Over-the-counter medicines and drugs (see more information below)
- Personal protective equipment (PPE) like masks and hand sanitizer
- Physical therapy
- Psychiatric care
- Psychoanalysis
- Psychologist
- Special education expenses that include tutoring for a child with learning disabilities caused by mental impairments (recommended by doctor)
- Speech therapy
- Stop-smoking programs (including nicotine gum or patches, if prescribed)
- Surgery, excluding cosmetic surgery
- Vaccines
- Vasectomy
- Vision exam*
- Walker, cane
- Wheelchair



Dependent Care FSA (DC-FSA)

Designed to cover childcare expenses for children or dependents who can't care for themselves.

HC-FSAs can't cover DC-FSA costs.

Can be used in combination with an HSA, HC-FSA.

Sunbelt Rentals contribution limits for 2026:

- Maximum contribution per spouse if married and filing separately: \$2,500
- Maximum contribution per household if single or married filing jointly: \$5,000



What does “use it or lose it” mean?

“Use it or lose it” means FSA funds don’t roll over year to year.

Sunbelt Rentals offers a grace period which allows you an additional 2 ½ months (incur expenses before March 15) following the end of the plan year to use your Medical FSA funds.

Visit hsabank.com/QME to view eligible expenses.



What to expect when you enroll with HSA Bank

- Get your Welcome Kit
- Access your account online at **account.hsabank.com**
- Get your Benefits Card

Thank you!

