

# FLEXIBLE SPENDING & COMMUTER ACCOUNTS

## Benefit Analysis, Inc. (BAI)

### Healthcare FSA

Eligible employees may contribute up to **\$3,400** to a Healthcare FSA in calendar year 2026 to pay for qualified healthcare expenses such as deductibles, copays and coinsurance which are not paid by your medical, dental, prescription drug or vision programs.

When you enroll for the first time, BAI will mail a letter to your home address. The letter will include a unique participant username and password that will allow you to view account information online. You must use the assigned username and password the first time you visit [benefitanalysis.com](http://benefitanalysis.com).

### Limited Purpose FSA

If you are enrolling in the HDHP and elect the HSA, the IRS prohibits you from participating in the Healthcare FSA. However, you may elect up to **\$3,400** in a Limited Purpose FSA, which can be used for dental and vision expenses only.

### Dependent Care FSA

A Dependent Care FSA reimburses you for expenses that allow you and your spouse, if married, to work while your eligible dependents are being cared for. Eligible employees may contribute up to **\$7,500 in calendar year 2026** (\$3,750 if married filing separately) to a Dependent Care FSA to pay qualified dependent daycare expenses.



### Use It or Lose It!

Money left in your Healthcare or Limited Purpose, and/or Dependent Care FSA at the end of the plan year is forfeited according to the IRS use-it-or-lose-it rule. You can avoid forfeitures by carefully reviewing your prior year's expenses and planning only for predictable costs.

Please be sure to retain required receipts for documentation purposes. All eligible claims for FSA expenses incurred between January 1, 2026 and December 31, 2026 must be submitted to BAI by March 31, 2027.

### Visa Debit Card

BAI provides new participants with two Visa Debit Cards which will be mailed to your home once your enrollment is processed.

### Transit & Parking Accounts

For 2026 you may contribute:

- **Transit:** up to **\$340 per month** for transportation (mass transit, train, subway, bus fares, ferry rides). Transit requires payment with the BAI Visa Debit Card only.
- **Parking:** up to **\$340 per month** for parking expenses incurred at or near your work location or near a location from which you commute using mass transit.



Unlike an FSA, at the end of the plan year, any balances in either account will remain in your account and be available for your use in the next plan year, unless your employment is terminated.

For more information about your Flexible Spending & Commuter Accounts, visit [BenePortal](http://BenePortal).

