



# Health FSA Fact Sheet

City of Tacoma: Jan 1, 2026 - Dec 31, 2026 Plan Year

## WHAT IS A HEALTH FSA AND WHAT DOES IT COVER?

**What is it?** Flexible Spending Accounts (FSAs) are employee-funded accounts that provide tax-free reimbursement for qualifying expenses. The IRS defines qualifying expenses and sets the maximum dollar amount you can contribute to your Health FSA account each year.

### What does it cover?

- \*Copays, coinsurance, deductibles
- \*First Aid items (bandages, medical kits)
- \*Tampons, Pads & more (heat wraps, creams)
- \*Over-the-counter meds (pain, allergy, ointments and more)
- \*Virus preparedness (COVID-19 home test, thermometers, pulse oximeters)
- \*Extra eyeglasses, contacts and contact lens solution

## CAN I ENROLL?

You are not eligible for a Health FSA if you or your spouse are contributing to a Health Savings Account (HSA). However, you can pair a Limited FSA with a Health Savings Account. See "Limited FSA Fact Sheet" for more information.

## WHAT ARE THE MAXIMUM BENEFITS THAT I MAY ELECT TO CONTRIBUTE?

For your Health FSA account Up to \$3,400

## HEALTH FSA CARRYOVER

[Grace Period] For your Health FSA, there is a 2-1/2 month extension to incur expenses, meaning any monies left over from the current plan year can be used for expenses incurred through March 15th of next year. If you do not incur eligible expenses to use the full amount, you will forfeit the balance. Per IRS rules, there is no carryover feature for a Dependent Care FSA.

## EASY TO USE!

Claims for services incurred January 1, 2026 through December 31, 2026 must be submitted by April 30, 2027 to be considered for reimbursement.

Use your WEX Debit Card at the doctor's office, pharmacy, dentist and more. Select CREDIT for all transactions. Be sure to keep all itemized receipts and documentation, as required by the IRS, as you may be requested to provide substantiation of the charge.

**Direct Deposit is available!** Login to the **TPSC EZPay** FSA member portal at <https://www.tpscbenefits.com/EZPay> and complete these actions:

- Change your Payment Method to Direct Deposit: **Accounts tab -> Profile -> Payment Method...**, and click Update...
- Add your Bank Account information: **Accounts tab -> Profile -> Banking/Cards...**, and click Add Bank Account...

### For reimbursement:

- 1) **NEW!** File a claim using **TPSC EzPay** Mobile App; download free from the Apple and Google Play Store
- 2) Login to **TPSC EZpay** directly at <https://www.tpscbenefits.com/EZPay>, or access your FSA account via the **SelfServePLUS Secure Member Portal** at <https://www.tpscbenefits.com/> where you can also view Medical, Dental & Vision activity. Please register your chosen email address..
- 3) Fax reimbursement form and receipts to (253) 564-5881
- 4) Mail reimbursement form, Explanation of Benefits (EOBs) copies of receipts to: TPSC – Attn: FSA/HRA/HSA Department, PO Box 1894, Tacoma WA 98401

*\* If your medical, dental and/or vision carrier is TPSC Benefits, your Explanation of Benefits (EOBs) is on file, but a completed reimbursement form and receipts are required*

## FSA RESOURCES

Visit [tpscbenefits.com/hsa-hra-fsa](https://www.tpscbenefits.com/hsa-hra-fsa) for FSA resources including:

- ✓ FSA eligible items
- ✓ Help deciding how much to contribute to your FSA
- ✓ Help deciding between Health FSA with traditional PPO health plan versus Health Savings Account (HSA) with HDHP and more!

### TPSC Contact Information

Member Services Phone: (253) 564-5611 or (800) 426-9786  
Member Services Email: [BenefitSupport@tpscbenefits.com](mailto:BenefitSupport@tpscbenefits.com)

<https://tpscbenefits.com> (click LOGIN, top right)