



Health Care Flexible Spending Account - 2024

The Yeshiva University Health Care FSA is administered by HealthEquity and is a plan that allows eligible employees to contribute a part of their pay, on a pre-tax basis, into a special account that can be used to reimburse themselves for certain eligible out-of-pocket health care expenses. The Internal Revenue Service (IRS) requires that you enroll in the plan every year that you wish to contribute to the plan. You cannot participate in a Health Care FSA and a Dependent Care FSA and contribute to a Health Care FSA at the same time. You can contribute a minimum of \$200 up to \$3,200 as your pre-tax election. If you are enrolling in the Health Care FSA for the first time or if you didn't enroll last year and therefore do not have a debit card, you will receive a debit card along with instructions on how to activate your card and how to use it when you or your dependents incur eligible expenses.

- The IRS permits you to carry over up to \$610 of unused Health Care FSA amounts into the following plan year. Any carry over will not affect your new pre-tax contribution limit. So, for example, if you carry over \$610, you can still contribute the maximum amount of \$3,200. Under the carry over provision, eligible expenses must be incurred during the applicable calendar year (January 1 through December 31). Please Note: The deadline to file your Health Care FSA claims for the current year expenses is March 31st of the following year.

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