

# Flex Spending Account 2026 Open Enrollment

November 1–December 8, 2025



## **HEALTH CARE SPENDING ACCOUNT (HCSA)**

Allows you to pay any amount from \$100 to \$3,400 for health care-related expenses provided to you, your spouse, or eligible dependents with tax-free dollars.

## **DEPENDENT CARE ADVANTAGE ACCOUNT (DCAA)**

Allows you to pay for up to \$7,500 in dependent care expenses with tax free dollars while you are at work. Funds become available for reimbursement as they are deposited from your payroll deductions.

## **ADOPTION ADVANTAGE ACCOUNT (ADOPTION)**

Allows you to pay for adoption related expenses of an eligible child with tax free dollars. This account can help pay for a qualified adoption.

# FSA Program Highlights:

## CALCULATE YOUR CONTRIBUTION AND YOUR SAVINGS

- Estimate your annual savings at: <https://www.tasconline.com>

## HCSA IS FULLY FUNDED UP-FRONT

- Day one of the plan year (January 1) you will have your entire election amount available to use, no need to wait for payroll deductions to add up!

## CARRYOVER & GRACE PERIOD

- **HCSA Carryover:** Don't lose your unused funds! The IRS allows up to \$680 to carryover from 2026 into 2027.
- **DCAA and Adoption Grace Period:** Have leftover DCAA or Adoption FSA funds? You've got until March 15, 2027 to spend them.

## DCAA EMPLOYER CONTRIBUTION

- As a result of collective bargaining agreements between the State and the public employee unions, many employees are eligible for an employer contribution from New York State. In order to receive this contribution, you need to enroll in the DCAA employer contribution. If you are eligible, the employer contribution is automatically deposited into your DCAA.

## Not Sure Where to Start? We're Here to Help!



**FSA Hotline:** 800-358-7202



**FSA Website:** <https://oer.ny.gov/fsa>



**FSA Email:** [fsa@oer.ny.gov](mailto:fsa@oer.ny.gov)

**Ready to Enroll:**



## New York State Office of Employee Relations

Governor Kathy Hochul | Director Michael N. Volforte

The Flex Spending Account is sponsored by the Work-Life Services Advisory Board and the Joint Labor Management Committees on Health Benefits, the Office of Employee Relations, the Civil Service Employees Association, Public Employees Federation, United University Professions, NYS Correctional Officers & Police Benevolent Association, Inc., Council 82, District Council 37, Police Benevolent Association of the New York State Troopers, New York State Police Investigators Association, Police Benevolent Association of New York State, Inc., and the Graduate Student Employees Union.