**Healthcare FSA employer-send email**

**How to use this document**

Thank you for choosing HealthEquity!

Employees say they want more education and information during enrollment season. They also say they trust communications sent directly from their employer.

So we encourage you to share the content below with your organization. You’re welcome to copy and paste verbatim or adapt for your needs. We think email is the best choice!

Please note that some content **marked red** below is either optional or requires you to populate your specific details.

Thank you again for trusting HealthEquity.

**Email content**

Hello team!

This is just a quick note to remind you that we offer a **healthcare Flexible Spending Account (FSA).** Our FSA provider is **HealthEquity**. You can learn more about FSAs on the [**HealthEquity website**](https://www.healthequity.com/).

**FSA overview**

A healthcare FSA lets you use tax-free money to pay for eligible medical, dental, and vision expenses. So you spend less on the healthcare you need. FSA paycheck deductions are tax-free too, which helps reduce your taxable income.

**2024 FSA contribution limit: $3,200**

**FSA eligibility**

To be eligible for an FSA, you must be enrolled in an eligible health plan.

**FSA fund expiration and reimbursement**

FSA funds are subject to a use-it-or-lose-it rule. Unused funds will eventually expire.

**[OPTIONAL ELEMENTS]**

**Carryover available |** You can carry over up to **[AMOUNT]** of unspent funds into the next plan year.

**Grace period available |** You have until **[DATE]** to spend unused funds from the previous year.

**Reimbursement window |** You have until **[DATE]** to submit for reimbursement claims incurred between **[DATE]** and **[DATE].**

**FSA tax benefits**

**Tax-free contributions |** You don’t pay taxes on the money you put into the account.

**Tax-free spending |** Use healthcare FSA funds for elible medical expenses, and you never pay taxes on that money.

**Account use**

* You can withdraw money anytime tax-free when you pay for eligible expenses.
* Your FSA can pay for eligible expenses incurred by you, your spouse, and/or your dependents.
* You can only pay for eligible incurred after you opened the account.
* Your entire benefit election will be available to spend on the first day of the plan year.

**FSA-eligible expenses**

There are thousands of eligible expenses and services you can pay for with an FSA. Here are a few:

* Medical
* Dental
* Vision
* Pharmacy
* Over-the-counter (OTC) medications
* Mental health services

See HealthEquity’s list of FSA-eligible expenses on the HealthEquity website: [Healthequity.com/fsa-qme](https://www.healthequity.com/fsa-qme)

**Ways to pay with your FSA**

HealthEquity gives you three ways to pay for eligible medical expenses:

* **[OPTIONAL] Debit card |** Just swipe your HealthEquity Visa card at the doctor office, pharmacy, or wherever VISA cards are accepted.
* **Get reimbursed |** Pay out-of-pocket, then get reimbursed right from your HealthEquity account.
* **Pay provider directly |** Use your HealthEquity account to send payments directly to your provider.

**FSA contributions**

You must elect your contribution amount during the benefits enrollment period. Your entire benefit election will be available to spend on the first day of the plan year.

Payroll deductions will be taken from each paycheck throughout the year to cover the election amount.