

## Savings & Spending Accounts

We offer several tax-advantaged options to help you save money. These accounts let you use pre-tax dollars for health care or dependent day care expenses you're already paying for. Review this chart to understand what accounts you are eligible for and how they work.

	Health Saving Account (HSA)	Health Care Flexible Spending Account(FSA)	Limited Purpose FSA	Dependent Day Care FSA
<b>What can I use this account for?</b>	<p>Eligible out-of-pocket medical, prescription drug, dental and visions expenses for yourself and eligible your dependents</p> <p>Example of eligible expenses include:</p> <ul style="list-style-type: none"> <li>• Deductibles</li> <li>• Copays</li> <li>• Coinsurance</li> <li>• Orthodontia</li> <li>• Glasses and contact lenses</li> <li>• Over-the-counter products</li> </ul> <p><i>See IRS Publication 969 for details.</i></p>	<p>Eligible out-of-pocket medical, prescription drug, dental and visions expenses for yourself and eligible your dependents</p> <p>Example of eligible expenses include:</p> <ul style="list-style-type: none"> <li>• Deductibles</li> <li>• Copays</li> <li>• Coinsurance</li> <li>• Orthodontia</li> <li>• Glasses and contact lenses</li> <li>• Over-the-counter products</li> </ul> <p><i>See IRS Publication 502 for details.</i></p>	<p>Eligible out-of-pocket dental and visions expenses for yourself and your eligible dependents</p> <p>Examples of eligible expenses for dental and vision only include:</p> <ul style="list-style-type: none"> <li>• Deductible</li> <li>• Copays</li> <li>• Coinsurance</li> <li>• Orthodontia</li> <li>• Glasses and contact lenses</li> <li>• Over-the-counter dental and vision products</li> </ul> <p><i>See IRS Publication 969 for details</i></p>	<p>Eligible day care expenses for children under 13 or children, elders or disabled children who can't care for themselves</p> <p>Example of eligible expenses include:</p> <ul style="list-style-type: none"> <li>• Child care when you need to be at work (income must be reported by care provider)</li> <li>• Preschool or nursery school</li> <li>• Summer day camp</li> </ul> <p><i>See IRS Publication 503 for details</i></p>
<b>Who's eligible? Full time employees.</b>	<p>Employees enrolled in a High Deductible Medical Plan (HDHP).</p> <p>Employees <b>NOT</b> eligible:</p> <ul style="list-style-type: none"> <li>• If your spouses has an Health Care FSA</li> <li>• If you are enrolled in any part of Medicare</li> <li>• If you are enrolled in TRICARE</li> <li>• Claimed as a dependent on someone else's 2024 tax return</li> </ul>	<p>Employees not enrolled in a Health Saving Account (HSA)</p>	<p>Employees who are enrolled in the Health Saving Account (HSA)</p>	<p>Employees who have a tax dependent under the age of 13, disabled dependents or dependent required eldercare</p>
<b>How much can I contribute in 2025?</b>	<p>Clermont County contributes to your HSA:</p> <ul style="list-style-type: none"> <li>• \$25 per pay for Single coverage</li> <li>• \$50 per pay for Single + dependent coverage</li> </ul> <p>The total maximum in 2025 including the employer contribution is:</p> <ul style="list-style-type: none"> <li>• \$4,300 for Single Coverage</li> <li>• \$8,550 for Employee + Dependent coverage for 2025</li> </ul> <p><i>If you are 55 years of age or older, you can contribute and additional \$1,000 annually.</i></p>	<p>\$3,300</p>	<p>\$3,300</p>	<p>You can set aside money tax-free up to \$5,000 to pay for eligible day care costs (\$2,500 if married, filing separately).</p>
<b>Can I carry over funds I don't use in the current plan year?</b>	<p>Yes, the funds in this account belongs to you to use now or in the future to pay for eligible health care expenses without tax implications.</p>	<p>Yes, you can roll over up to \$500 in unused funds into 2026.</p> <p><i>All incurred claims must be submitted by March 30<sup>th</sup> the following year.</i></p>	<p>Yes, you can roll over up to \$500 in unused funds into 2026.</p> <p><i>All incurred claims must be submitted by March 30<sup>th</sup> the following year.</i></p>	<p>No, you lose any funds you don't use by December 31 each year.</p> <p><i>All incurred claims must be submitted by March 30<sup>th</sup> the following year.</i></p>
<b>Can I change my contribution amount during the year?</b>	<p>Yes, you can change the amount you contribute to your HSA anytime during the year. Log in to Employee Self Service (ESS) to make changes.</p>	<p>No, you can only change this election during Annual Open Enrollment or if you have a life event.</p>	<p>No, you can only change this election during Annual Open Enrollment or if you have a life event.</p>	<p>Yes, you are eligible to to add, stop, increase or decrease your elections. As refunds cannot be made, reduction to your election cannot be below your year-to-date contribution amount.</p>
<b>Additional Information</b>	<p>When you put money in an HSA:</p> <ul style="list-style-type: none"> <li>• Pre-tax and grows tax-free</li> <li>• Not taxable when you withdraw money to pay for eligible expenses (a list can be found on <a href="http://www.irs.gov">www.irs.gov</a>)</li> <li>• Money you save on premiums can be put into your HSA.</li> <li>• Flexibility and control over your health care dollars.</li> </ul>			
<b>What happens if I leave my employer change?</b>	<p>The account remains yours if you change plans or leave the company, but may be subject to maintenance fees.</p>	<p>All claims must be filed within 90 days of your termination date to be eligible for reimbursement.</p>	<p>All claims must be filed within 90 days of your termination date to be eligible for reimbursement.</p>	<p>All claims must be filed within 90 days of your termination date to be eligible for reimbursement.</p>