HealthEquity

Green Mountain Higher Education Consortium
Champlain • Middlebury • Saint Michael's

Flexible Spending Account

(with carryover)

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. The more you contribute, the more you save.[1]

- Carry part of your unspent funds into the next plan year.[2]
- Pay for your spouse and dependents too.
- Plan ahead because FSA funds eventually expire.

Less tax.
More paycheck.

Get $20 tax savings for every $100 you contribute.[3]



2026 FSA Contribution Limit[4]

$3,400

See how much you can save.

HealthEquity.com/learn/flexible-spending-account

Scan to download the HealthEquity mobile app.



Already enrolled? Set up your account directly in the app. No need to go online.

Spend tax-free on eligible expenses.

- Medical
- Dental
- Vision
- Rx and OTC

Discover more: HealthEquity.com/QME

Open enrollment

Nov 16–20, 2026

[1]FSAs are never taxed at a federal income tax level when used appropriately for eligible healthcare expenses. Most states also recognize FSA funds as tax deductible, with very few exceptions; please consult a tax advisor regarding your state's specific rules. | [2]See your plan documents for complete details. | [3]The savings example is for illustrative purposes only, based on an assumed combined federal and state income tax rate of 20%; actual savings depend on your contribution amount, taxable income, and tax status. | [4]Contribution limit accurate as of 10/09/25. Each fall the IRS updates contribution limits; for the latest information visit HealthEquity.com/Learn. | HealthEquity does not provide legal, tax or financial advice.

Copyright © 2026 HealthEquity, Inc. All rights reserved.

FSAWCARRY2026