



Enroll or Re-Enroll in a Flexible Spending Account

Flexible Spending Accounts (FSAs) are tax-advantaged accounts that you can use to pay for eligible medical, prescription, dental, vision and day care expenses, even if you are not enrolled in an MCG health plan.

How it works: Your elected amount is deducted from your paycheck each pay period—prior to Federal, State and FICA taxes being calculated—so you pay less in taxes. That amount is placed in your FSA. You then use your tax-free FSA funds to pay for IRS qualified medical expenses, dependent care expenses.

You must re-enroll during Open Enrollment if you want to participate in the Health Care or Child Care FSA for plan year 2026. Per IRS regulations, Health Care and Child Care FSA plan participation does not carry over from year to year.

The chart below compares the differences between the Health Care FSA and Child Care FSA. For a complete list of eligible expenses, visit www.montgomerycountymd.gov/oe.

	Health Care FSA	Child Care FSA
Who is eligible to participate?	All benefit-eligible MCG employees	All benefit-eligible MCG employees
Election period	Your election is based on participation for the entire plan year (Jan 1 – Dec 31). No changes are permitted without a qualifying life event.	Your election is based on participation for the entire plan year (Jan 1 – Dec 31). No changes are permitted without a qualifying life event.
Maximum contribution limit	Your election is annual. \$3,300 max	Your election is annual. \$7,500 max (for single taxpayers and married couples filing jointly) \$3,750 max (for married filing separately)
Eligible expenses	Medical, over-the-counter, and prescription drug, dental, vision, and hearing expenses, including copays, coinsurance, and deductibles. For a complete list of eligible expenses, visit www.montgomerycountymd.gov/oe	Day care, elder care, before/after school care, or babysitter fees for your children under age 13 or any adult residing with you for more than 6 months of the year who is mentally or physically incapable of self-care so that you may go to work.
Deadlines to use your 2025 FSA funds	Use funds by March 15, 2026. Submit claims by April 30, 2026.	Use funds by March 15, 2026. Submit claims by April 30, 2026.
Deadlines to use your 2026 FSA funds	Use funds by March 15, 2027. Submit claims by April 30, 2027.	Use funds by March 15, 2027. Submit claims by April 30, 2027.
Use it or lose it?	Yes. If you do not use your funds by the deadline above, you will forfeit those funds.	Yes. If you do not use your funds by the deadline above, you will forfeit those funds.
Using funds	Funds can be spent on the first day of the plan year. They do not need to be accrued. Pay for expenses directly at the time they are incurred using your FSA debit card or receive reimbursement by submitting a claim form.	Funds must be accrued before they can be spent. Pay with your FSA debit card if you have enough funds to cover the expenses. If not, use your own funds, and once you have enough to cover the balance, submit a claim form to receive reimbursement.

Keep Your Receipts!

IRS rules require FSA administrators to substantiate the eligibility of all claims, including those transactions using FSA debit cards. Some types of expenses, such as doctor visit and prescription drug copays, can be automatically substantiated because copays are predictable amounts. Others will require a copy of your receipt to the FSA administrator, Voya. Voya offers a mobile app for submitting receipts and reimbursement. Enjoy the convenience of being able to just snap a picture of your receipt and uploading it through the mobile app.

Wondering About the Commuter Choice Transit FSA?

The Commuter Choice Transit FSA is not part of annual benefits Open Enrollment because you can enroll, increase, reduce or stop your Commuter Choice Transit FSA anytime during the plan year. To learn more about the Commuter Choice Transit FSA, which allows you to set aside pre-tax dollars if you take public transportation to get into work, review the information and video available on the OHR website: [Employee Flexible Spending Accounts](#). If you want to elect or change your commuter FSA for 2026, the election form will be available in November at www.montgomerycountymd.gov/HI. Please look for an email later this fall for more information.

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