

Flexible Spending Accounts (FSAs)

Health Care and Dependent Care Flexible Spending Accounts

The Health Care and Dependent Care Flexible Spending Accounts, administered by Anthem, are another great way to save tax dollars on eligible expenses. With an FSA, unused dollars do not roll over from year to year and you will need to enroll in these accounts every year—FSA elections do not carry over to the next plan year.

Please note: If you enroll in the Consumer Select or Consumer Value Plan with a Health Savings Account (HSA), you **cannot participate** in the Health Care FSA.

You can incur expenses through March 15th for the previous year. For example, 2026 expenses can be incurred through **March 15th, 2027**.

You must file for reimbursement with Anthem by March 31st, 2027. If you participate in the Health Care Flexible Spending Account and you terminate employment, your coverage will end on your termination date. You will have 90 days after your termination date to file claims for eligible services received while employed. If you participate in the Dependent Care Flexible Spending Account, you will have until March 15th, 2027, to incur additional eligible dependent care expenses; claims must be filed by March 31st, 2027.



Use It or Lose It!

Any money remaining in your FSA accounts after **March 31st, 2027**, is non-refundable. Before you enroll, review your expenses from the previous year. Elect to contribute only what you think you will need.

FSA FAQs	Health Care FSA	Dependent Care FSA
When will my account be funded?	Your full Health Care FSA election amount is available on the effective date of your election. You can receive reimbursement for the full amount of an eligible expense, up to the total amount you elected to contribute for the year.	Your Dependent Care FSA will be funded as money is deposited from each of your paychecks to your account. You will only receive reimbursement for the amount deposited into your account as of the date of reimbursement.
What expenses can be reimbursed?	Deductibles, copays, coinsurance, and other eligible, unreimbursed expenses related to medical, prescription drugs, dental, vision, and hearing care; over-the-counter medications without a prescription, such as Tylenol and other pain relievers, heartburn medications, and allergy relief medications; feminine care products, such as tampons, pads, liners, cups, and sponges.	The cost of child care for children age 12 and under, after-school care, and adult day care for dependents living with you, that allows you and your spouse to work, or you to work and your spouse to attend school full-time.
What's the maximum amount I can contribute?	\$3,400 per employee in 2026	\$7,500 per household in 2026*
Is there a grace period?	If you enroll in the Health Care FSA or Dependent Care FSA, you will have a grace period through March 15th, 2027 , to incur new expenses using unspent 2026 FSA money.	
What happens to my account if I leave Otsuka?	Any money left in your Health Care FSA when you leave Otsuka will be forfeited—you cannot take the money with you. Make sure to use all the money in your account before your last day at Otsuka. If you participate in the Dependent Care FSA, you will have until March 15 th , 2027, to incur additional eligible dependent care expenses; claims must be filed by March 31 st , 2027.	

*The maximum annual election for highly compensated employees will be limited to \$4,000.

