

Health Care FSA Fact Sheet

For Members of the Uniformed Services

What is an HCFSA?

A **Health Care Flexible Spending Account (HCFSA)** is an optional benefit that allows you to use pre-tax earnings to pay for health care expenses.

Who is it for?

- Members of the regular (active) component
- Reserve component members performing Active Guard Reserve (AGR) duty
- National Guard members performing Active Guard Reserve (AGR) duty
- Members of the U.S. Coast Guard Reserve, including Reserve Component Managers, when performing active duty for more than 180 days

What expenses are covered?

Eligible expenses include:

- ✓ **Medical expenses** – copays, cost-shares, and deductibles
- ✓ **Dental expenses** – exams, cleanings, X-rays, and orthodontia (including braces)
- ✓ **Vision expenses** – exams, contact lenses and supplies, eyeglasses, and laser eye surgery
- ✓ **Wellness services** – physical therapy, chiropractor, and acupuncture
- ✓ **Prescription and over-the-counter medications**
- ✓ **Over-the-counter health care items** – bandages, pregnancy tests, blood pressure monitors

Why enroll?

An HCFSA is a convenient and cost-effective way to help pay for out-of-pocket health care costs. Contributions go straight from your paycheck into your HCFSA before taxes are deducted, reducing the amount of your income that is subject to taxation.

How much can I contribute?

You can contribute between \$100 to \$3,300 per year.* If you and your spouse are each eligible for an HCFSA through your employer(s), you and your spouse can maintain two separate accounts and can contribute between \$200 to \$6,600 total per year.*

*Contributions are subject to IRS limits, which can vary by tax year. Listed numbers are current as of 2025.

What expenses are not covered?

Ineligible expenses include:

- ✗ **Insurance premiums**
- ✗ **Diet foods**
- ✗ **Teeth whitening or bleaching**
- ✗ **Toothpaste, toothbrushes, or floss**
- ✗ **Cosmetic procedures or surgeries (unless medically necessary)**
- ✗ **Diapers**

The IRS determines what expenses are eligible or ineligible. Find a complete list at [FSAFEDS.gov](https://www.fsa.feds.gov).

TRICARE and HCFSA work together in providing world-class health care to members of the uniformed services and their families.



HCFSA complement TRICARE coverage by supporting greater tax savings.

WHEN DO I ENROLL?

- + You enroll in an HCFSA during the Federal Benefits Open Season, typically held mid-November through mid-December each year, or when you are experiencing a Qualifying Life Event (QLE), such as a change in marital status, birth of a child, permanent change of station (PCS), or deployment.
- + All eligible expenses must occur within the calendar year, Jan. 1 through Dec. 31, to be eligible for reimbursement.
- + All expenses must occur during the calendar year. However, claims can be submitted up until April 30 of the following year. For example, all contributions made in 2025 must be claimed by April 30, 2026.
- + \$660* of unused funds can be carried over each year if you reenroll in an HCFSA for the following year.
- + If you go into non-pay status (i.e., AWOL, suspension of pay), your account is frozen and you cannot access funds. However, you may submit claims on expenses incurred before entering non-pay status.

*Carryover amount is subject to IRS rules. Listed numbers are current as of 2025.

A FEW THINGS TO CONSIDER

- + A **personal financial manager** (PFM) or **personal financial counselor** (PFC) can help you adjust your spending plan to take advantage of the HCFSA benefit. For members of the Army, Marine Corps, Navy, Air Force, Space Force, and Coast Guard, connecting with a PFM or PFC is easy and free. **Reach out to your local installation** to make an appointment.
- + A **tax consultant** can help you examine how an HCFSA might benefit you and your family. Army, Marine Corps, Navy, Air Force, and Space Force Service members have access to free tax consultations from **MilTax via Military OneSource**. Coast Guard members can consult free tax professionals through **CG SUPRT**.



Scan the QR code to learn more about HCFSA and the options available to you, or visit **FINRED.USALEARNING.GOV/FSA**.