



# **University of California Flexible Spending Accounts and Adoption Assistance Plan**

*August 2025*



# **Health Flexible Spending Account (FSA)**



# Health flexible spending account



Funds on day 1



Discount



Plan ahead



# Annual contribution limit

2025 Health FSA Maximum:

**\$3,200**

- Contribute and spend funds tax-free
- Pay for eligible out-of-pocket healthcare expenses



# Meet Ashley

Ashley is a 33 -year-old college graduate working in Marketing.

## Without Health FSA

GROSS ANNUAL PAY.....	\$60,000
TAX RATE (18%) .....	-\$10,800
NET ANNUAL PAY .....	\$49,200
HEALTHCARE EXPENSES .....	-\$2,600
FINAL TAKE-HOME PAY .....	\$46,600

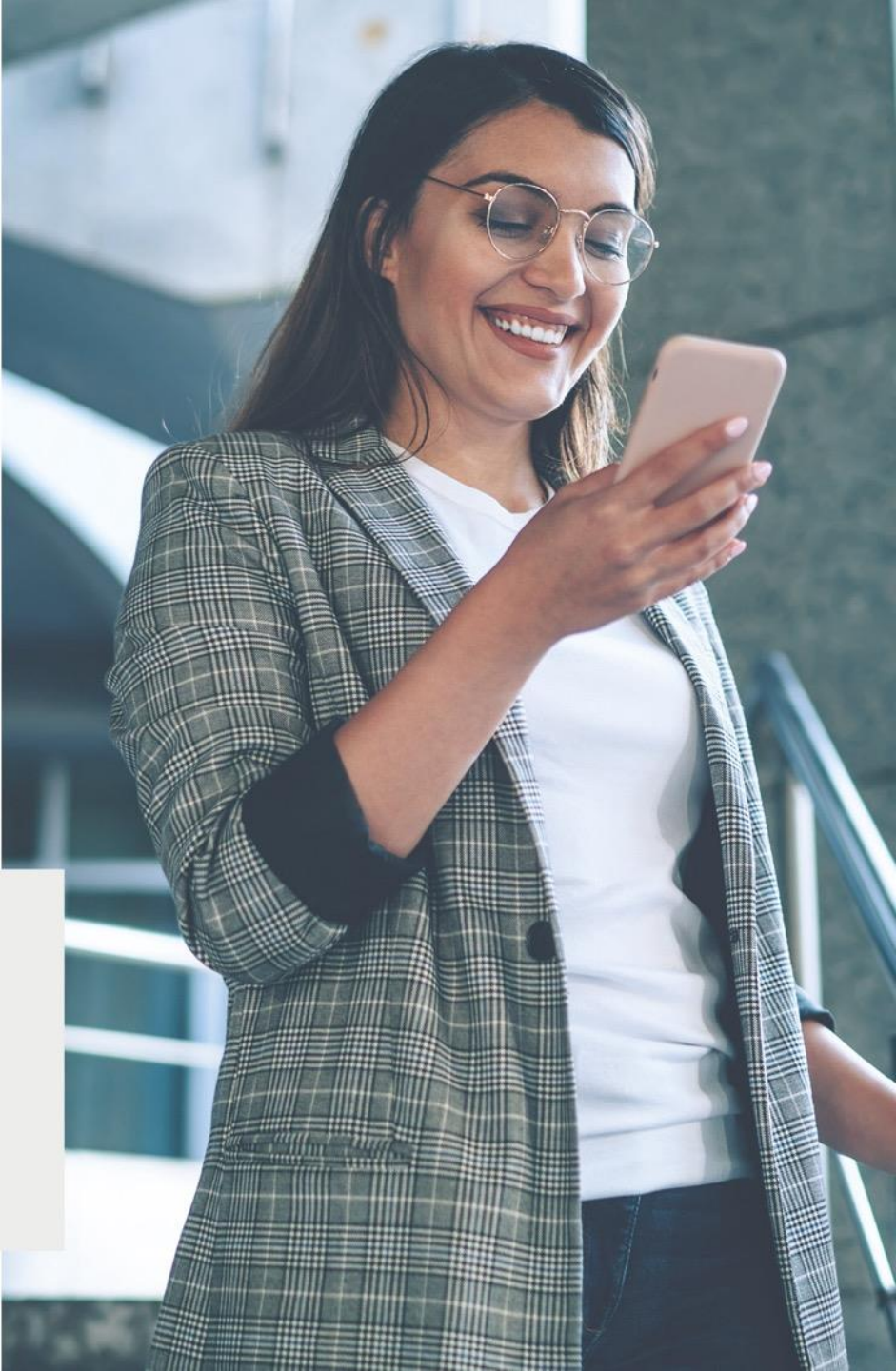
## With Health FSA

GROSS ANNUAL PAY.....	\$60,000
ANNUAL FSA CONTRIBUTION .....	-\$2,600
ADJUSTED GROSS PAY .....	\$57,400
TAX RATE (18%) .....	-\$10,332
FINAL TAKE-HOME PAY .....	\$47,068

Take home this much more  
with a healthcare FSA

**\$468**

All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, healthcare expenses and tax savings may be different.



# Health FSA Plan Year and Claims Filing Deadline

January 1, 2025 – December 31, 2025

April 15th, 2026 – deadline to submit claims



# Health FSA carryover



- The carryover allows you to roll over up to \$660 to the next plan year (amount subject to change based on IRS regulations)
- Funds are available in January of the following year
- Allowed to elect full maximum regardless of carryover amount
- Only available for Health FSA funds
- Any balance in excess of the carryover maximum are forfeited
- You need to be enrolled in the plan on December 31 in order to be eligible for carryover

# **Limited Purpose Flexible Spending Account (Limited FSA)**



# Limited FSA



Dental



Vision



Preventive

# What does a Limited FSA cover?

There are thousands of eligible items, including:

- Dental and orthodontia office visits and expenses
- Dental implants, dentures and bridges
- Optometrist and ophthalmologist visits and expenses
- Eyeglasses, contacts, prescription sunglasses, solutions and drops
- Laser eye surgery



# **Dependent Care Flexible Spending Account**



# Why choose a dependent care FSA?



Pre-tax benefit



Save money



Save strategically



# Annual contribution limit

2025 Dependent Care FSA Maximum:

**\$5,000** per household

**\$2,500** per person  
(if married or filing separately)

- Contribute and spend funds tax-free
- Pay for qualified dependent care expenses
- Recurring Dependent Care Form



# Meet Kenneth

Kenneth is a 36-year-old single father with 2 children in daycare.

## Without dependent care FSA

GROSS ANNUAL PAY.....	\$60,000
TAX RATE (18%) .....	-\$10,800
NET ANNUAL PAY .....	\$49,200
DEPENDENT CARE EXPENSES	-\$5,000
FINAL TAKE-HOME PAY .....	\$44,200

## With dependent care FSA

GROSS ANNUAL PAY.....	\$60,000
ANNUAL FSA CONTRIBUTION	\$5,000
ADJUSTED GROSS PAY .....	\$55,000
TAX RATE (18%) .....	-\$9,900
FINAL TAKE-HOME PAY .....	\$45,100

Take home this much more  
with a dependent care FSA

**\$900**

All figures in this table are estimates and based on an annual salary of \$60,000 and maximum contribution limits to the benefit account. Your salary, tax rate, healthcare expenses and tax savings may be different.




# Dependent Care Claims Deadline and Grace Period

Plan Year: January 1, 2025 – December 31, 2025

Deadline to incur eligible expenses: March 15, 2026

Deadline to submit claims: April 15th, 2026





# **Utilizing health and dependent care flexible spending accounts**





# IRS regulations

Qualifying status changes include:

- Marital status
- Number of dependents
- Job status
- Daycare cost/provider change
- 31 days to make changes



# Benefits debit card

- Free Benefits Debit Card
- Minimize the amount of out-of-pocket spending
- Valid for four years
- Instant access to FSA funds



# Claim filing

The best form of documentation when submitting a claim is either an explanation of benefits (EOB) from your carrier, or an itemized receipt from your provider



Any documentation provided must contain the following information:

- When the service was received
- Where the service was received
- What service was received
- The amount/cost of the service received

\*Remember to keep your receipts/EOBs to substantiate your claims as failure to do so may result in taxation.

# Claim filing options



**Mobile app, online account  
or manual claims**

Processed within two business days



**Choose direct deposit or paper check**

Direct Deposit – FREE  
\$25 minimum reimbursement  
for paper checks



# Account access



Online account:  
**UC-fsa.com**



Mobile app:  
**Benefits by WEX**

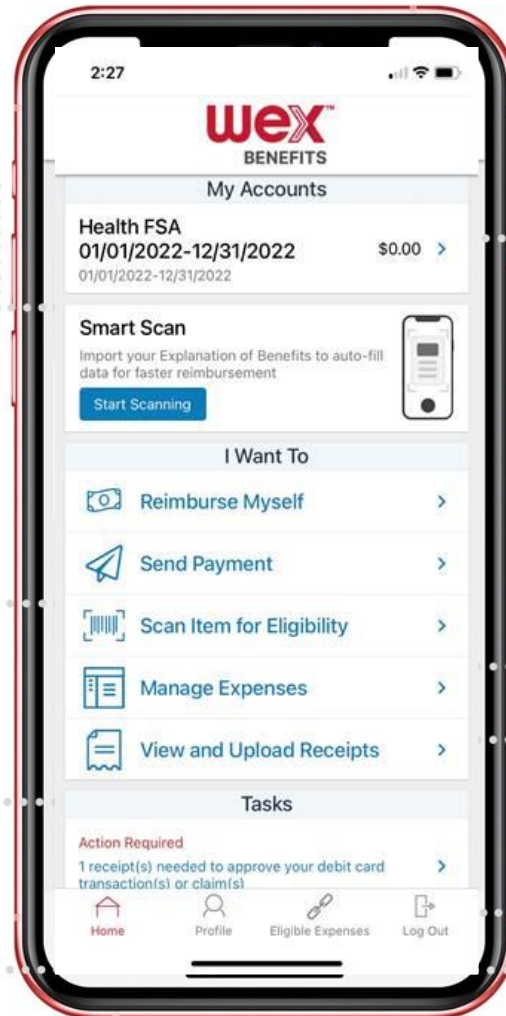
# With our mobile app you can:

Get instant notifications on the status of your claims.

File a claim and upload documentation in seconds using your phone's camera.

Scan an item's bar code with your phone's camera to determine if it's an IRS code Section 213(D) eligible expense.

Report a card as lost or stolen.



Check your balance and view account activity.



## Security on the go

Our mobile app uses secure encryption and won't store pictures on your phone, keeping your documentation safe and secure. Login is protected by a four-digit passcode of your choosing. You can also log in with your thumbprint on Apple devices.



BENEFITS

**Download the app for free on Apple and Android smartphones and tablets.**



Reset login credentials.

Log in with your Face ID.

# Contact participant services

Our Participant Services team is available Monday through Friday, from 4 a.m. to 7 p.m. PT, except holidays.



Live chat

[UC-fsa.com](https://uc-fsa.com)



Email

[customerservice@wexhealth.com](mailto:customerservice@wexhealth.com)



Phone

844-561-1338

# Adoption Assistance Plan

## Adoption Assistance Plan

- Benefits remain the same for 2025
  - Reimbursement for up to \$5,000 of eligible expenses per adoption
  - Lifetime limit of two adoptions, for a maximum benefit of \$10,000
- Fully paid by UC – no cost to you to participate
- Apply for benefits when your adoption is legally finalized

**Learn More:** Adoption Assistance Plan on UCnet [ucal.us/adoptionassistance](https://ucal.us/adoptionassistance)



# Thank you!

