

Plan	Health Care FSA	Dependent Care FSA	Commuter
Who can participate?	Any employee except those in a HDHP with HSA	Any employee with eligible child(ren) and/or elder care expenses	Any employee
Contribution	Up to \$3,400/year	Up to \$7,500/year	Up to \$340/month
Rollover	2.5-month grace period	None	Yes
Eligible Expenses	Medical, Dental, & Vision out-of-pocket expenses like copays/deductibles/coinsurance; OTC medications	Day care, before/after school care, summer camp for your child under age 13; elder care for a relative who lives in the home	Mass transit (bus, train, subway), qualified parking Tolls, taxis, gas – not eligible
When are funds available?	Full annual election is available as of first day participation	Can only access funds that have been deposited in your account	Can only access funds that have been deposited in your account