

Flexible Spending Accounts

Flexible Spending Accounts (FSAs), provide a way for you to set aside pre-tax dollars to pay for eligible health care and dependent care expenses.

In 2025, GPC will offer three FSAs administered by **Via Benefits**:

- General Purpose Health Care FSA (for persons not using an HSA)
- Limited Purpose Health Care FSA (only for persons using an HSA)
- Dependent Care FSA

HOW FSAs WORK

- When you make contributions to an FSA, those dollars are deducted from your pay before taxes.
- The contributions you make reduce your taxable income. Depending on your tax bracket, you could save between 15% and 40%.
- You can use the money contributed to the account to reimburse yourself for eligible health care and dependent care expenses that you normally incur.
- To be reimbursed from the account, your expenses must be incurred by the deadline.
- Aside from the carryover amounts, funds do not roll over from year to year. So plan your contributions carefully.

HEALTH CARE FSAs

Both the General Purpose Health Care FSA and Limited Purpose Health Care FSA help you cover certain health care expenses, but they differ in which expenses you are eligible to cover.

General Purpose Health Care FSA		
ELIGIBILITY	QUALIFIED EXPENSES	2025 MAXIMUM CONTRIBUTION
Full-time employees NOT enrolled in the Value or Savings Plans	Medical, prescription drug, dental and vision expenses not paid for by a health plan.	\$3,200*

Limited Purpose Health Care FSA		
ELIGIBILITY	QUALIFIED EXPENSES	2025 MAXIMUM CONTRIBUTION
Full-time employees enrolled in the Value or Savings Plans	Dental and vision expenses (not medical or pharmacy) not paid by a health plan. You may use this FSA in addition to any money you may have in a Health Savings Account (HSA).	\$3,200*

Carryover Feature

- The Carryover feature allows you to roll over up to \$640* of your remaining Health Care FSA (General Purpose or Limited Purpose) balance from the 2025 Plan Year into the 2026 Plan Year. You have the entire 2026 Plan year to spend the amount of the Carryover.
- Carryover amounts do not count toward the next year's contribution limits and do not affect the total you can contribute for the following plan year.

* Maximum contributions are assumptions based on 2024 limits. The IRS may increase these limits for 2025, but typically does not announce new limits until late October.

How to Pay for Eligible Expenses: Health Care FSAs

If you enroll in a General Purpose Health Care FSA or Limited Purpose Health Care FSA for 2025, you will use the following system for payments and reimbursements beginning January 1:

- You will receive a Via Benefits Spending Card in mid-December. You can use your card to pay directly for FSA-eligible health care expenses that you incur during the 2025 Plan Year.
- You can use the **viabenefitsaccounts.com** site to submit 2025 expenses for reimbursement after you've paid them out of your own pocket. The site will be accessible through single-sign on **GPC Benefit Plan Services**.

- You can download the **Via Benefits Accounts mobile app** available on the Apple Store or Google Play.
- Registration will be required when you access the Via Benefits site or mobile app the first time.
- Through the site and mobile app, you can also submit a request to make direct payments from your account to your health care provider.
- If you have questions, contact the **Via Benefits Service Center** at **800-953-5395**.

If You Open a Health Savings Account (HSA) in 2025

If you enroll in the Value Plan or Savings Plan for medical coverage and choose to open an HSA, **you are only eligible for the Limited Purpose Health Care FSA.**

- You cannot enroll in a General Purpose Health Care FSA for 2025. Federal regulations do not allow you to have two tax-advantaged savings accounts for medical expenses.
- If you have an existing General Purpose Health Care FSA, you will need to use any funds in that account by December 31, 2024.

DEPENDENT CARE FSA

The Dependent Care FSA provides the opportunity to save for eligible dependent care expenses such as day care and elder care.

DEPENDENT Care FSA		
ELIGIBILITY	QUALIFIED EXPENSES	2025 MAXIMUM CONTRIBUTION
All full-time employees regardless of medical plan enrollment	Eligible child care (for children up to age 13) and elder care expenses that you incur because you and your spouse work.	\$5,000

How to Pay for Eligible Expenses: Dependent Care

For the Dependent Care FSA, you pay for eligible expenses out-of-pocket at the time of purchase and then file a claim for reimbursement.

- For 2025 expenses, use the claim forms available at **viabenefitsaccounts.com**. The site will be accessible through single-sign on **GPC Benefit Plan Services**.
- You can download the **Via Benefits Accounts mobile app** available on the Apple Store or Google Play.
- Registration will be required when you access the Via Benefits site or mobile app the first time.
- If you have questions, contact the **Via Benefits Service Center** at **800-953-5395**.

DEADLINE TO SPEND 2025 FSA DOLLARS

If you enroll in the General Purpose Health Care FSA, Limited Purpose Health Care FSA or Dependent Care FSA for 2025, there are important deadlines that you need to know.

Health Care FSAs

- **December 31, 2025:** Deadline to spend the money in your account above the maximum carryover limit on eligible expenses.
- **March 31, 2026:** Deadline to file claims for Plan Year reimbursements before forfeiting these funds.

Dependent Care FSAs

- **December 31, 2025:** Deadline to spend the money in your account on eligible expenses.
- **March 31, 2026:** Deadline to file claims for Plan Year reimbursements before forfeiting these funds.



Dependent Care Expenses
 Receipts will not be required with claim submissions if your dependent care provider signs a Provider Affidavit certifying that the expenses were incurred.