

## 2025 Health Care Spending Accounts At-A-Glance

Health care spending accounts help you save money on eligible out-of-pocket health care and dependent day care expenses. Your contributions are pre-tax, which means they are withheld from your paycheck before federal and state income and social security taxes, so you pay less in taxes and may have more take-home pay.

### Health Savings Account (HSA) Overview:

- You be enrolled in the High Deductible Health Plan to contribute to a Health Savings Account
- The university contributes 50 cents for every \$1 you contribute, up to the maximum amounts indicated in the plan documents.
- Funds remaining in the account at the end of the year are carried over and can be used in subsequent years
- Funds earn interest and can be invested in mutual funds once your balance reaches \$2,000 or higher
- Interest and investment earnings are tax-free as long as they remain in your HSA and are used for eligible health care expenses

**Note: If you are enrolled in Medicare Parts A and/or B, you cannot contribute to an HSA. Contact a University of Idaho benefits specialist for more information.**

### 2025 HSA Contribution Maximums

COVERAGE LEVEL	YOUR MAXIMUM CONTRIBUTION	U of I'S MAXIMUM MATCHING CONTRIBUTION <sup>1</sup>	ANNUAL MAXIMUM CONTRIBUTION AMOUNT (YOU + U of I)
Employee only	\$3,800	\$500	\$4,300
Family <sup>2</sup>	\$7,550	\$1,000	\$8,550
Age 55 or older	Additional \$1,000	\$0	Additional \$1,000

<sup>1</sup> To receive the maximum U of I matching contribution, contribute \$1,000 for Employee Only coverage or \$2,000 for Family coverage.

<sup>2</sup> Family coverage includes you plus your spouse; you plus one or more children; or you plus your spouse or other eligible adult and one or more children.

## Health Care Flexible Spending Account (FSA) Overview:

- Available if you are enrolled on the Standard PPO Health Plan or have waived coverage
- You must use all the money you contribute to your FSA each year. Any funds remaining at the end of the calendar year cannot be carried over and will be forfeited. Estimate your expenses carefully and consider whether you will experience a life event that may affect your spending needs.

### 2024 Flexible Spending Account Contribution Maximums<sup>3</sup>

COVERAGE LEVEL	YOUR MAXIMUM CONTRIBUTION	U of I'S MAXIMUM MATCHING CONTRIBUTION	ANNUAL MAXIMUM CONTRIBUTION AMOUNT (YOU + U of I)
Employee only	\$3,200	None	\$3,050
Family	\$3,200	None	\$3,050

## Dependent Care Flexible Spending Account (DCFSA) Overview:

- Available if you are on either health plan or have waived coverage
- A DCFSA can be used to pay for care of your eligible dependents such as (childcare, preschool care, after school care, elder care for incapacitated adult who lives with you at least eight hours per day, etc.)
- When filing your federal income tax return, you will be required to supply the name, address & SSN or Tax Identification Number of the individual or organization providing dependent care

### 2024 Dependent Spending Account Contribution Maximums<sup>3</sup>

TAX FILING STATUS	ANNUAL MAXIMUM CONTRIBUTION
Single	\$5,000
Married Filing Jointly	\$5,000
Married Filing Separately	\$2,500

<sup>3</sup> At the time of publication, 2025 contribution maximums for Health Care FSA and Dependent Care FSA accounts have not been released by the IRS. Please check [irs.gov](https://www.irs.gov) for the latest information.