



# Make your money work for you.

Maximize your flexible spending account.



# Smart Savings

## Get Started

During your enrollment period, you learned that FSAs allow you to set aside pre-tax dollars from your paycheck to pay for eligible expenses.

There are two types of FSAs:

- The **health care FSA** lets you pay for eligible medical, dental and vision expenses.

If you contribute to a health savings account (HSA) and elect to contribute to a health care FSA, you will be enrolled in a limited-use health care FSA. This account allows you to pay for eligible dental and vision expenses.

- The **dependent day care FSA** lets you pay for eligible dependent day care expenses so you and your spouse, if you are married, can work, actively look for work or attend school full-time.

Read on for tips on using your FSAs. For complete information, log in to TriNet ([login.TriNet.com](https://login.TriNet.com)), then navigate to Benefits > Flexible Spending Accounts.

## Check it out.

### Have a limited-use health care FSA?

Look for this symbol to learn how FSA rules apply to your account.



## What's Eligible?

To use your FSA properly, you need to know what's eligible. To find a list of eligible expenses, log in to TriNet ([login.TriNet.com](https://login.TriNet.com)) and navigate to Benefits > Flexible Spending Accounts > Manage My FSA > Main Menu > Eligibility Lists.

**Note:** TriNet is not responsible for conflicting or inaccurate FSA eligibility posted on other retail sites.



# Smart Savings

## Save Your Receipts—even for debit card purchases

**Always keep your FSA-related receipts in one place.** Why? Depending on the type of claim that you submit, you may be required to provide supporting documentation to substantiate your claim. This could include providing TriNet with a copy of your itemized receipt. TriNet will notify you if supporting documentation is required.

Here are some examples of acceptable documentation:

- **Health care FSA**—An Explanation of Benefits (EOB) statement from your insurance company or an itemized statement on provider letterhead that includes the date services were provided, patient name, final cost of service and a description of the service.
- **Limited-use health care FSA**—The same documentation as for a regular health care FSA, but only for eligible dental and vision expenses.
- **Dependent day care FSA**—A third-party bill or itemized statement on provider letterhead showing a tax identification number or Social Security number, date services were provided, dependent name, dependent date of birth, cost of service and a description of the service.

**Note:** If a debit transaction is not properly supported with documentation when it is requested to support a transaction, you are at risk of losing access to your card. However, available funds always remain accessible by submitting a claim.



## Your benefits debit card and the health care FSA grace period

You have a 2½-month “grace period” to incur health care FSA expenses, as long as you’re actively participating in the plan on the last day of the plan year. **The grace period doesn’t apply to the dependent day care FSA;** dependent day care expenses must be incurred by the end of the plan year.

When you use the benefits debit card for eligible expenses during this grace period, your claims are reimbursed from the prior plan year’s FSA balance until it’s used up.





# Deadlines Matter

Timing is everything when you're using an FSA. The IRS requires that you incur and submit eligible expenses by the appropriate deadline(s), or you'll lose any money left in your account at the end of the plan year.

Mark these dates on your calendar or set up a reminder—they're important to remember!

So how long do you have to make purchases and submit expenses?

2025 Flexible Spending Account (FSA) Dates	
June 30, 2026	This is the last day to incur (or make) eligible dependent day care FSA expenses that can be paid from your 2025 plan year accounts.
September 15, 2026*	This is the last day of the grace period to incur (or make) eligible health care FSA expenses that can be paid from your 2025 plan year accounts.
October 31, 2026	This is the last day claims can be submitted for eligible expenses incurred for the 2025 plan year for both the health care and dependent day care FSAs.
2026 Flexible Spending Account (FSA) Dates	
June 30, 2027	This is the last day to incur (or make) eligible dependent day care FSA expenses that can be paid from your 2026 plan year accounts.
September 15, 2027*	This is the last day of the grace period to incur (or make) eligible health care FSA expenses that can be paid from your 2026 plan year accounts.
October 31, 2027	This is the last day claims can be submitted for eligible expenses incurred for the 2026 plan year for both the health care and dependent day care FSAs.

\* Applicable only if you are actively participating in your health care FSA as of the last day of the benefits plan year.

## Life Changes

When life changes, if you no longer meet TriNet benefits eligibility requirements, are on an unpaid leave of absence or your employment ends, your eligibility to participate in a TriNet-sponsored FSA changes. To learn how your eligibility changes, refer to the current TriNet Benefits Guidebook and Summary Plan Description.



# Using Your FSA

You have two ways to pay for eligible expenses during the plan year:

1. Pay with your benefits debit card; or
2. Pay out of your pocket and submit a claim for reimbursement.

## Get your card

- Your benefits debit card will be shipped to your home address within 7–10 business days from the date your FSA is effective.
- A card will be issued for your spouse, in his or her name, automatically. If you need additional cards, log in to TriNet ([login.TriNet.com](https://login.TriNet.com)) and click Contact TriNet.\*

\* If you are unable to log in, go to TriNet ([login.TriNet.com](https://login.TriNet.com)) and select one of the following options: Forgot Password, Forgot ID, Unlock Account, Login Help.

- Each card is valid for three years from issue date.

## Swipe your card

Your benefits debit card is a fast and easy way to pay for eligible expenses without paying out of your pocket. (Either way, keep your receipts!)

**You can pay for both** health care and dependent day care eligible expenses with the card.

- Your entire health care FSA election amount is available on the benefits debit card at the start of the plan year.
- Only your year-to-date dependent day care FSA contributions (minus prior reimbursements) are available on the benefits debit card at any time.



With the limited-use health care FSA, your debit card will work only at merchants designated as dental and vision providers.

If your dentist or optometrist is located in a retail store, your card may not work. In this case, you'll need to pay for the service and request reimbursement of the claim online.

## Submit your claim

When you pay for an eligible expense out of your pocket, you have two ways to submit claims for reimbursement:

### TriNet Platform:

1. **Log in** to TriNet ([login.TriNet.com](https://login.TriNet.com)) and click Benefits > Flexible Spending Accounts.
2. **Click** Claims > Submit Claim.
3. **Enter** FSA type, year and expense details.
4. **Upload** documentation or fax to 877.723.0150.
5. **Click** Submit.



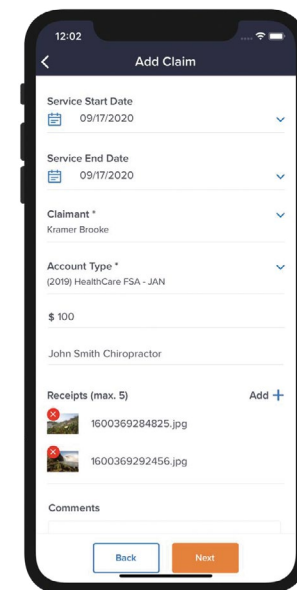
### TriNet Mobile App:

Download the latest version of the TriNet mobile app to easily submit a claim from anywhere. Simply enter your claim details and upload a picture of your receipt.

**Need more?** For more information on submitting claims, log in to TriNet ([login.TriNet.com](https://login.TriNet.com)) and click Contact TriNet.\*

\* If you are unable to log in, go to TriNet ([login.TriNet.com](https://login.TriNet.com)) and select one of the following options: Forgot Password, Forgot ID, Unlock Account, Login Help.

**Tip:** Speed up reimbursements by registering your bank account for direct deposit claim reimbursement. Log in to TriNet ([login.TriNet.com](https://login.TriNet.com)) > Money > Pay Options > Edit and add your account information under Reimbursements.



# Managing Your FSA

Help is available when you need it—24 hours a day, 7 days a week. Log in to TriNet ([login.TriNet.com](https://login.TriNet.com)), and click Benefits > Flexible Spending Accounts to:

- Submit and review the status of your claims.
- Access comprehensive lists of eligible expenses.
- Look up your account balance(s).
- Find information on FSA guidelines.

You can also find more information in the TriNet Benefits Guidebook and Summary Plan Description on TriNet ([login.TriNet.com](https://login.TriNet.com)). The Guidebook includes the deadlines to incur and submit claims and provides additional information on how the plans work. Find it at Benefits > Resources > Benefits Guidebook.


Consult your tax advisor to learn how much an FSA can save you annually, and for any other questions related to your personal tax situation.



Reference the [FAQ](#) for more information on FSA.







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