

Frequently asked employee questions related to Voya Flexible Spending Accounts (FSAs)

- Health FSA
- Limited Purpose FSA
- Dependent Care FSA
- Commuter Benefits

General

Who is Voya?

Voya Financial, Inc. (NYSE: VOYA), helps Americans plan, invest and protect their savings — to get ready to retire better. Flexible Spending Accounts are offered by Voya Benefits Company, LLC (in New York, doing business as Voya BC, LLC).

What do I do if my debit card declines or doesn't work?

Ensure you have activated the card and have logged into the online portal to accept your terms and conditions. Within your profile, confirm you have the correct and most recent card by verifying the last four digits. Check your balance and verify via your activity that there are no pending transactions you have not accounted for. If you are using the card at a retail pharmacy, ensure the item is coded as FSA eligible. Still unable to determine the cause? Contact the Voya Health Account Services team at **(833) 232-4673** or HASinfo@voya.com to verify the cause and best solution.

Once I request reimbursement, how long does it take for my funds to be available?

In general, if you have a bank account linked to your account this can take as little as three business days for the reimbursement to be posted. However, a check can take up to seven business days to arrive. Reimbursement is dependent on if the claim documentation is approved for FSA and Commuter accounts.

How can I grant my spouse access to my account?

You may submit a Power of Attorney Form or an Authorized Representative Form. These forms can be found via the consumer portal or through your employer.

Can I use my FSA to pay for medical expenses for a spouse or dependent?

Yes, you may use your Health FSA funds without penalty to pay for qualified medical expenses for yourself, spouse, or eligible dependent even if they are covered under another health plan.

If you have a Limited Purpose FSA, funds can be used to pay for qualified dental and vision expenses for yourself, spouse, and eligible dependents.

Flexible Spending Accounts (FSAs)

The IRS sets contribution limits for Health and Limited Purpose FSAs annually.

What are the current IRS contribution limits for FSAs?

For 2026, the maximum annual FSA contribution limit for both Health FSAs and Limited Purpose FSAs is set at a \$3,300.

The maximum annual contribution limit for Dependent Care FSAs are set by federal law. Currently the contribution limit is set per household (\$7,500), or per spouse if married and filing separately (\$3,750). Other limits may apply and it could be subject to change in the future.

For Commuter Benefits, in 2026 the IRS will allow a monthly maximum amount of \$340 for transit and \$340 for parking.

How do I change my FSA payroll deduction amount?

FSA plans only allow changes to your election (that would in turn update your payroll amount) with a qualifying life event, such as the addition or loss of a qualifying dependent, or during your annual open enrollment period. Contact the Human Resources department at your employer for more information.

Will my FSA funds rollover at the end of the year?

Health and Limited Purpose FSAs are use-it-or-lose-it plans which means any funds that are unused by the end of the plan year are forfeited. Some FSAs offer a rollover feature which, in 2026, allows you to roll over up to \$680 of unused FSA funds into the following plan year. Check to see if your employer offers this option. It's important to plan accurately when selecting your contribution amount(s) and to ensure you know if your FSA plan allows a rollover.

Dependent Care FSAs do not allow a rollover of funds but there may be grace period into the next year that allows you to incur eligible expenses and use any remaining funds. A grace period deadline will apply.

Commuter Benefit funds will continue to roll over month to month until the funds are used. If you leave employment, the funds will no longer be available to you.

Who qualifies as a dependent?

A person generally qualifies as your dependent for FSA purposes if you claim them as an exemption on your Federal tax return, even if they are covered under another health plan. Please see [IRS Publication 502](https://www.irs.gov/pub/irs-pdf/p502.pdf) (www.irs.gov/pub/irs-pdf/p502.pdf) for exceptions. Consult a qualified tax advisor for advice.

The information provided on this document does not, and is not intended to, provide legal advice. Neither Voya® nor its affiliated companies or representatives provide tax or legal advice. Please consult a tax or legal professional regarding your specific circumstances.

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This highlights some of the benefits of a Flexible Spending Account. If there is a discrepancy between this material and the plan documents, the plan documents will govern. Subject to any applicable agreements, Voya and its subcontractors reserve the right to amend or modify the services at any time.

The amount saved in taxes will vary depending on the amount set aside in the account, annual earnings, whether or not Social Security taxes are paid, the number of exemptions and deductions claimed, tax bracket and state and local tax regulations. Check with a tax advisor for information on whether your participation will affect tax savings. None of the information provided should be considered tax or legal advice.

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