HEALTH SAVINGS ACCOUNT (HSA)

ARE YOU ELIGIBLE?

The HSA is not for everyone. You're eligible only if you are:

1. Enrolled in the HSA Choice Plus Plan.
2. Not enrolled in other non-HDHP medical coverage, including Medicare, Medicaid, Tricare, or a spouse's or parent's plan.
3. Not a tax dependent.
4. Not enrolled in a healthcare Flexible Spending Account (FSA), unless it's a "limited purpose" FSA for dental and vision expenses.

Note for those over age 65 that have deferred Medicare enrollment to continue contributing to an HSA: There is a six-month lookback period (but not before the month of reaching age 65) when enrolling in Medicare after age 65, so a best practice is for employees to stop contributing to their HSA six months before the month they apply for Medicare to avoid penalties. Employee and employer contributions are included in this lookback period. Note that the month of application is what is used to calculate the six-month lookback, not the month the applicant wishes to begin benefits.

Find out more
- Eligible Expenses
- Ineligible Expenses

Refer to the IRS website for specific rules and regulations on HSA accounts.

A personal savings account for healthcare

A Health Savings Account (HSA) is an easy way to pay for healthcare expenses that you have today and save for expenses you may have in the future.

How the MetLife HSA works

- Your HSA account is set up automatically after you enroll.
- To help you get started, St. Louis County makes contributions to your HSA:
  - **Individual:** $500
  - **Family:** $1,000
- County contributions are deposited in 24 installments on the first two pay dates of each month and apply to annual contribution limits.
- You can contribute up to the limit set by the IRS (includes County contribution).
  - Individual: $4,400 per year (2026), $4,500 per year (2027)
  - Family: $8,750 per year (2026), $9,000 per year (2027)
  - **Are you age 55+?:** You can contribute an additional $1,000 per year.
- Use your HSA debit card to pay for eligible expenses like office visits, lab tests, prescriptions, dental and vision care, and even some drugstore items.

Four reasons to love an HSA

1. **Tax-free.** No federal tax on contributions, or state tax in most states. Withdrawals are also tax-free as long as they're for eligible healthcare expenses.
2. **No "use it or lose it."** Your balance rolls over from year to year. You own the account and can continue to use it even if you change medical plans or leave the company.
3. **Use it now or later.** Use your HSA for healthcare expenses you have today or save it to use in the future.
4. **Boosts retirement savings.** After you retire, you can use your HSA for healthcare expenses tax-free, or for regular living expenses, taxable but without penalties.

Click here for more information on the MetLife Health Savings Account and other plans.

HEALTHCARE FLEXIBLE SPENDING ACCOUNT (FSA)

DON'T FORGET!

FSA elections do not roll-over from year to year. If you want the FSA, you must enroll in it every year and specify your election amount.

ARE YOU ELIGIBLE?

You don't have to enroll in one of our medical plans to participate in the healthcare FSA. However, if you or your spouse are enrolled in a high-deductible health plan (like our UHC HSA Plan, you would not be eligible for an FSA.

Find out more

- Eligible Expenses – now include more over-the-counter items!
- Ineligible Expenses

Click here for more information on the MetLife Flexible Spending Account and other plans.

Estimate carefully!

If you don't spend all the money in your account, you forfeit the leftover balance at the end of the year.

Set aside healthcare dollars for the coming year

A healthcare FSA allows you to set aside tax-free money to pay for healthcare expenses you expect to have over the coming year.

How the MetLife FSA works

- You estimate what you and your family's out-of-pocket costs will be for the coming year. Think about expenses such as office visits, surgery, dental and vision expenses, prescriptions, even drugstore items.
- You can contribute up to $3,400, the annual limit set by the IRS*. Contributions are deducted from your pay pre-tax, meaning no federal or state tax on that amount.
- During the year, you can use your FSA debit card to pay for services and products.

Coverage Period: October 1, 2026-September 30, 2027
Grace Period: Incur claims until December 15, 2027
Claims Submission Deadline: December 31, 2027

If you terminate with the County, you will have a period of 60 days to use your funds. All claims must have been incurred prior to your last day worked.

***2027 FSA limits will be announced by IRS in late 2026.**

FSA TAX SAVINGS EXAMPLE		
$60,000 Annual Pay, with $1,500 FSA Contribution		
$330 22% Federal income tax	**$115** 7.65% FICA tax	**$445** Annual FSA tax savings
$120,000 Annual Pay, with $2,850 FSA Contribution		
$684 24% Federal income tax	**$219** 7.65% FICA tax	**$903** Annual FSA tax savings

Your tax savings may vary depending on tax filing status and other variables

DEPENDENT CARE FSA

Click to play video

EVERY OPPORTUNITY TO SAVE

The biggest deduction from your paycheck is likely federal income tax. Why not take a bite out of taxes while paying for necessary expenses with tax-free dollars?

Estimate carefully! You can't change your FSA election amount mid-year unless you experience a qualifying event. Money contributed to a dependent care FSA must be used for expenses incurred during the same plan year.

All unspent funds will be forfeited.

Dependent Care FSA—up to $7,500 per year tax-free

A dependent care Flexible Spending Account (DCFSA) can help families save potentially hundreds of dollars per year on day care. This program is administered by MetLife Inc.

Here's how the Dependent Care FSA works

You set aside money from your paycheck, before taxes, to pay for work-related day care expenses. Eligible expenses include not only child-care, but also before and after school care programs, preschool, and summer day camp for children under age 13. The account can also be used for day care for a spouse or other adult dependent who lives with you and is physically or mentally incapable of self-care.

You can set aside up to $7,500 per household per year. You can pay your dependent care provider directly from your FSA account, or you can submit claims to get reimbursed for eligible dependent care expenses you pay out of pocket.

Coverage Period: October 1, 2026-September 30, 2027
Grace Period: Incur claims until December 15, 2027
Claims Submission Deadline: December 31, 2027

If you terminate with the County, you will have a period of 60 days to use your funds. All claims must have been incurred prior to your last day worked.

Any unclaimed funds remaining in your account at the end of the year will be forfeited.

Click here for more information on the MetLife Dependent Care FSA and other plans.

DON'T FORGET!

DCFSA elections do not roll-over from year to year. If you want a DCFSA, you must enroll in it every year and specify your election amount.

Please be aware that during the plan year, Dependent Care deductions will be inactivated once you have had 24 deductions withheld from your biweekly paychecks. It is the employee's responsibility to monitor the pay dates for each year and to plan accordingly, respecting the contribution limits of each calendar year.