



WHAT'S CHANGING FOR 2027?

Flexible Spending Account (FSA)

Two timing changes for 2027: shorter grace and run-out periods.

WHAT'S CHANGING — BOTH PERIODS ARE SHORTER

GRACE PERIOD

2026
75 days



2027
60 days

Additional time after the end of the plan year to **incur** eligible expenses using remaining FSA funds.

RUN-OUT PERIOD

2026
135 days



2027
90 days

Time after the end of the plan year to **submit** eligible claims and receipts.

KEY DATES FOR YOUR 2027 FSA



Dec. 31, 2027

2027 plan year ends



February 29, 2028

Last day to **incur new eligible** expenses using remaining 2027 FSA funds



March 30, 2028

End of the **run-out period**

During the run-out period, you may submit receipts for eligible expenses incurred during the plan year or grace period, but you **cannot incur new expenses**.

2027 CONTRIBUTION LIMITS

\$3,400* **\$7,500***

Healthcare FSA

Dependent Care FSA

*As currently shown in the 2027 Benefits Guide; to be updated when final 2027 IRS limits are available.

IMPORTANT

FSA participation does not automatically renew.

The IRS requires employees to make a new FSA election each year.



WHAT YOU NEED TO DO

Choose your contribution carefully and **re-enroll during Open Enrollment** if you want an FSA for 2027.



REMEMBER: YOU MUST ENROLL · 2027 Open Enrollment: **October 19 – November 2, 2026**. All current benefits end **Dec. 31, 2026** — enroll to have elected benefits effective **Jan. 1, 2027**.



This is a summary of benefit changes and highlights. Please refer to the 2027 Employee Benefits Guide and official plan documents for complete plan details.