The Yeshiva University Health Care FSA is administered by Take Care Wage Works and is a plan that allows eligible employees to contribute a part of their pay, on a pre-tax basis, into a special account that can be used to reimburse themselves for certain eligible out-of-pocket health care expenses. **The Internal Revenue Service (IRS) requires that you enroll in the Health Care FSA each and every year that you wish to contribute to the plan. You cannot participate in a Health FSA and contribute to a Health Spending Account (HSA).**

You can contribute a minimum of $200 up to $2,600 as your pre-tax election. If you are enrolling in the HCRA for the first time or if you didn’t enroll last year and therefore do not have a debit card, you will receive a debit card along with instructions on how to activate your card and how to use it when you or your dependents incur eligible expenses.

**Health Care FSA Carry Over Feature**

The IRS permits you to carry over up to $500 of unused HCRA amounts into the following plan year. Any carry over will not affect your new pre-tax contribution limit. So, for example, if you carry over $500, you can still contribute the maximum amount of $2,600. Under the carry over provision, eligible expenses must be incurred during the applicable calendar year (January 1 through December 31).

**Please Note:** The deadline to file your Health Care FSA claims for the current year expenses is March 31st of the following year.