

Frequently asked questions (FAQs) about FSA carryover

What is the carryover?

The carryover is a feature that your employer offers with your flexible spending account (FSA) plan. It lets you carry over a limited amount of unused FSA funds to the next plan year.

How much of my FSA funds can I carry over to the next plan year?

Carryover limits are subject to change annually and are set by the Internal Revenue Service (IRS). You should confirm your carryover amount with your employer.

Does the carryover change how much I can contribute to an FSA?

No. You can still contribute up to the plan limit. Your carryover amount will be added to your FSA election amount for the next plan year.

What happens if I have more than the carryover allowed amount in my FSA at the end of the plan year?

You can only carry over up to the plan limit. If you have more than the carryover plan limit in your FSA, you can still submit claims through the end of your plan's run-out period for eligible expenses incurred during the plan year. If you still have more than the carryover amount in your FSA after your run-out period, the excess amount will be forfeited.

Does the carryover feature apply to dependent care FSAs?

No. The carryover feature doesn't apply to dependent care FSAs.

This material is for informational purposes only. It is not an offer of coverage, and it does not constitute a contract. In case of a conflict between your plan documents and the information in this material, the plan documents will govern. Eligible expenses may vary from employer to employer. Please refer to your employer's Summary Plan Description ("SPD") for more information about your covered benefits. Information is believed to be accurate as of the production date; however, it is subject to change.

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