



Save your receipts, in case you need to submit documentation for a purchase.

Check IRS contribution limits and the list of common eligible expense items on your employer's plan document or at

Change your contribution if you have a change in status**, such as marital, employment, or number of tax dependents.

There is a use-it-or-lose-it rule — you should carefully estimate your expenses so you don't lose funds at the end of the year. There's a run-out period that gives you extra time to submit claims for reimbursement and some plans offer a grace period that gives you additional days to use your funds.* See your plan details to know how long you have to submit your claims after your plan year ends.