

Are My Reimbursements From My FSA Limited to the Amount I Have Paid into the Plan?

Healthcare FSAs must adhere to the "uniform coverage" requirement. This means that a plan participant will have access to the entire elected amount from the very first day of participation during the plan year. The maximum amount of reimbursement at any given time during the period of coverage is not limited to the amount the account has been funded.

Dependent Care and Parking/Transit FSAs are expressly exempt from the "uniform coverage" requirement. Thus, these FSAs pay out claims up to the amount that has been deposited to the account.
