



# Save money with a health FSA

## What is a health flexible spending account (FSA)?

A health FSA lets you put pre-tax dollars deducted from your paycheck into a special account to help pay for eligible medical, pharmacy, dental and vision expenses.

### How does it work?

When you enroll, you choose your FSA contribution amount. You can contribute as little as \$10 per month (\$120 annually), all the way up to \$275 per month (\$3,300 annually). If the IRS raises the maximum for 2026, you will be able to elect up to that amount. This money will be deducted from your paycheck before taxes and put into your FSA.



**FSA enrollment is NOT automatic – you must enroll in your FSA each year!**



**Enroll between  
Oct. 1 and Oct. 31, 2025**

*FSA benefit eligibility is dependent on your Railroad employer and Labor Union affiliation. If you are unsure of your eligibility, you can contact Railroad Enrollment Services at **1-800-753-2692** or your Union representative.*

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**YOUR TRACK  
TO HEALTH**

Flexible Spending Account Benefits

## How much could I save on taxes?

Visit the online FSA calculator at [ytth.com/FSACalculator.aspx](https://ytth.com/FSACalculator.aspx) to see how much you and your family could save and how different contribution amounts affect your tax savings.

### Example: Jayden’s tax savings

Jayden and his family enroll in a health FSA and contribute \$2,000 annually (\$166.67 per month). Based on his taxes, Jayden and his family could potentially save \$831 per year.

Jayden pays	Jayden’s estimated tax savings*
24% in federal income tax	\$480
5% in state income tax	\$100
6.2% in Railroad Retirement Tier 1 tax	\$124
4.9% in Railroad Retirement Tier 2 tax	\$98
1.45% in federal Medicare tax	\$29
<b>Total tax savings for the year</b>	<b>\$831</b>

\*For educational purposes only. Dollar amounts and savings will differ depending on income, state tax rules, city tax rules and other factors. Tax rates are based on 2025. Please consult a tax, legal or financial advisor about your own personal situation.

## How do I pay for eligible health FSA expenses?

When you enroll, you’ll receive a Health Care Spending Card. It’s connected to your FSA, so funds will be automatically withdrawn from your account to pay for eligible expenses – there’s no need to submit a claim.

## To enroll in a health FSA:

- 1 Go to [yourtracktohealth.com](https://yourtracktohealth.com) or [ytth.com](https://ytth.com)
- 2 Click on the “ENROLL NOW” button in the upper-right corner



- 3 Review your information and enroll in your 2026 health FSA



Open enrollment ends at midnight (PT)  
on Friday, Oct. 31, 2025

Learn more

Call the FSA Customer Care Center at 1-888-298-9754,  
or watch a short video at <https://bcove.video/2md9I3E>

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A flexible spending account is not insurance. This communication is not intended as legal or tax advice. Federal and state laws and regulations are subject to change.

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