

Coming Soon:

A NEW ADMINISTRATOR

for Your Flexible Spending Accounts

Transitioning from MyChoice Accounts to HSA Bank

We are making it easier than ever to manage your Flexible Spending Accounts (FSAs), with improved claims processing, a single debit card for all your tax-advantaged accounts, and support and coordination during the transition and beyond.

Watch for your debit card and Welcome Kit from HSA Bank, which will be mailed to your home in December. You'll use the HSA Bank debit card for all HSA Bank accounts you enroll in, including a Health Savings Account, Health Care or Limited Purpose Health Care Flexible Spending Account (FSA), Dependent Care FSA, and Commuter Benefits. HSA Bank will make sure the charge is deducted from the correct balance.

If you don't receive your debit card or to request additional cards for yourself or your dependents, call the HSA Bank **Client Assistance Center** at **1-833-506-3611**. Representatives are available 24 hours per day, seven days per week. If your card is lost or stolen, you can also call this number to request a replacement.

Note: Additional cards are available at no cost. If you request a card for an eligible dependent, their name will be on the card.



The following information focuses on the transition from MyChoice Accounts to HSA Bank. For details about how these accounts work and contribution limits for 2026, refer to your 2026 Annual Enrollment Guide, posted on Benefits4MeInfo.com.

Read on



Key Transition Details

Dependent Care FSA

Your 2025 Dependent Care FSA

- MyChoice Accounts administers your 2025 Dependent Care FSA (if you are enrolled).
- Continue to use your current MyChoice Accounts debit card through December 31, 2025, to pay eligible dependent care expenses.
- If you have an eligible expense that is not settled prior to January 1, 2026, you will need to pay the expense and submit a claim to MyChoice Accounts for reimbursement.
- Continue to visit [Benefits4MeEnroll](#) or the MyChoice mobile app to view your account balance, upload receipts, and submit claims for your 2025 account.
- **December 31, 2025:** This is the deadline to incur eligible 2025 dependent care expenses.
- **January 1, 2026:** Your MyChoice Accounts debit card will no longer work.
- **March 31, 2026:**
 - This is the deadline to submit eligible expenses incurred in 2025 to MyChoice Accounts for reimbursement; per IRS rules, any amount not claimed by this date will be forfeited.
 - This is also the deadline to submit evidence to substantiate eligible 2025 claims; any amount not substantiated and approved by this date will become a taxable benefit.
- **April 1, 2026:** Your 2025 Dependent Care FSA will be closed, and you will no longer have access to MyChoice Accounts.

Your 2026 Dependent Care FSA

- **Starting January 1, 2026:**
 - HSA Bank begins administering your 2026 Dependent Care FSA (if you enrolled during Annual Enrollment).
 - Log into the HSA Bank Resource Center at [hsabank.com/benefits4me](#) and download the HSA Bank mobile app. Use these resources to view your account balance, submit claims for reimbursement and submit receipts.* You'll also find information on eligible expenses and other useful resources in English and Spanish.
 - Begin using your HSA Bank debit card to pay eligible expenses **incurred in 2026** from your account balance.
 - You can also submit your eligible expenses for reimbursement by visiting the HSA Bank Resource Center at [hsabank.com/benefits4me](#).

* You have 60 days to respond to a request for a receipt. After 60 days, HSA Bank will deny the claim and request repayment.

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Health Care and Limited Purpose Health Care FSAs

Your 2025 Health Care FSAs

- MyChoice Accounts administers your 2025 Health Care or Limited Purpose Health Care FSA (if you are enrolled).
- Continue to use your current MyChoice Accounts debit card through December 31, 2025, to pay eligible healthcare expenses.
- If you have an eligible expense that is not settled prior to January 1, 2026, you will need to pay the expense and submit a claim to MyChoice Accounts for reimbursement.
- Continue to visit [Benefits4MeEnroll](#) or the MyChoice mobile app to view your account balance, upload receipts, and submit claims for your 2025 account.
- **December 31, 2025:** This is the deadline to incur eligible 2025 healthcare expenses.
- **January 1, 2026:** Your MyChoice Accounts debit card will no longer work.
- **March 31, 2026:**
 - This is the deadline to submit eligible expenses **incurred in 2025** to MyChoice Accounts for reimbursement.
 - This is also the deadline to submit evidence to substantiate eligible **2025** claims; any amount not substantiated and approved by this date will become a taxable benefit.
- **April 1, 2026:** Your 2025 Health Care or Limited Purpose FSA will be closed, and you will no longer have access to MyChoice Accounts.
- **May 2026:** Your unspent amount from **2025 up to \$660** will be automatically transferred to HSA Bank **for use in 2026**.
 - If you enroll in the Core or Buy-Up Plan for 2026, your balance will be deposited into a Health Care FSA.
 - If you enroll in the Consumer Choice Plan, your balance will be deposited into the Limited Purpose Health Care FSA.
 - Per IRS rules, any unspent amount above \$660 will be forfeited.

Your 2026 Health Care FSAs

- **Starting January 1, 2026:**
 - HSA Bank will begin administering your 2026 Health Care or Limited Purpose Health Care FSA (if you enroll or carry over a balance).
 - Log into your HSA Bank account at [hsabank.com/benefits4me](#) and download the HSA Bank mobile app. Use these resources to view your account balance, submit claims for reimbursement and submit receipts.* You'll also find information on eligible expenses and other useful resources in English and Spanish.
 - Begin using your HSA Bank debit card to pay eligible expenses incurred in 2026 from your account balance.
 - You can also submit your eligible expenses for reimbursement by visiting the HSA Bank Resource Center at [hsabank.com/benefits4me](#).

* You have 60 days to respond to a request for a receipt. After 60 days, HSA Bank will deny the claim and request repayment.

Need ideas to spend your 2025 Health Care FSA balance? Consider prescription sunglasses or covered over-the counter products, including first aid, acne treatments, sunscreen, menstrual products and more. Visit [fsastore.com](#) to purchase eligible items.



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Working with HSA Bank in 2026

For additional information and to access your account, check your balance, submit receipts, and submit claims:

- Visit the **HSA Bank Resource Center** at hsabank.com/benefits4me—general information is available now and **the link to log into your account will be added by January 1, 2026**.
- When your account is available, download the HSA Bank mobile app from the App Store or Google Play.



You may need HSA Bank's routing number to set up direct deposit to and from your personal bank account for reimbursements and repayments, as needed.

HSA Bank's routing number is 075907947.

Visit the [Help Center](#) and [Member FAQs](#) on the Resource Center for additional information.

If you have any questions, call the HSA Bank **Client Assistance Center** at **1-833-506-3611**, available 24 hours per day, seven days per week. Assistance is available in English and Spanish, with translation services available for other languages.

