FSA and HSA Education. Simplified.

Improve Engagement and Utilization of Flexible Spending Accounts (FSAs) and Health Savings Accounts (HSAs) with Year 'Round Education

Use these plug-and-play tips in your company newsletter, intranet, or regular employee communications channels to teach your team about how their tax-free healthcare account works. Keeping these benefits top of mind throughout the year can improve adoption and encourage appropriate utilization, while reducing questions and work for your HR team.

October 2025 – Open Enrollment
Open enrollment is your chance to choose the benefits that fit your health and financial needs for the year ahead. An FSA (flexible spending account) or HSA (health savings account) can help you reduce out-of-pocket healthcare costs and deliver valuable tax savings. Take time to learn about FSAs and HSAs, including contribution limits, eligibility rules, and account differences so you can make confident decisions that work for your daily needs and your long-term planning.

November 2025 – Healthy Holidays
The holidays are a busy time, and stretching your budget matters more than ever. Did you know that your FSA (flexible spending account) or HSA (health savings account) can cover essentials like prescription medications, vision care, and high-tech health devices to keep your family healthy as you head into the new year? That leaves more room in your budget for seasonal expenses. While tax-free FSA and HSA funds are great for elective procedures, they can also help with everyday costs that keep your household on track with all your end-of-year festivities.

December 2025 – Year-End FSA Deadlines

Did you know that all FSAs (flexible spending accounts) have an annual spending deadline? For most accounts, that deadline is December 31. It pays to know what your deadline is and what you should do to avoid forfeiting your tax-free healthcare funds. Take time to check your balance and spend remaining funds before they expire. You'll be surprised at what's eligible. From pain relief products, prescription eyeglasses and contacts, to over-the-counter medications, skincare products, baby health products, and high-tech wearables–there is something for everyone when it comes to FSA and HSA eligibility! Know your deadline, spend those funds, and finish the year strong.

January 2026 – New Year Health Goals

A new year is the perfect time to focus on your health goals. Whether you're setting resolutions around fitness, nutrition, or mental health, your FSA (flexible spending account) or HSA (health savings account) can help you achieve your goals. In addition to covering services like preventive screenings and annual exams, your tax-free healthcare funds can also be used for prescription weight loss medications, mental health counseling, fertility care, fitness trackers, and much more.

February 2026 – American Heart Month

Feel all the love in February by focusing on your heart health during American Heart Month. Every age is the right age to begin monitoring and investing in habits that support the health of your heart. You'll be happy to know that your flexible spending account (FSA) and health savings account (HSA) funds can help pay for home health devices like stethoscopes, blood oxygen monitors, blood pressure monitors, wearable ECG recorders, and wearable biometric trackers that deliver valuable data about the health of your heart

March 2026 – Tax Preparedness & Expense Tracking

When it comes to filing taxes, documentation is essential. Did you know that because health savings accounts (HSAs) are tax-advantaged accounts that are governed by the Internal Revenue Service (IRS), if you are ever audited those purchases would need to be validated? That's why it's important to save all receipts for purchases–both products and clinical services–that were paid for with HSA funds. Whether you go old school and file physical receipts in a shoebox or use a convenient online or mobile app, take time to record your expenses against the correct plan year.

April 2026 – Spring Health and Allergies

There's a lot to love about spring, but if you're among the estimated 81 million people who are living with seasonal allergies, spring is the season of itchy eyes, runny noses, and pondering "Is it a cold or is it allergies?" And the cost of treating those allergy symptoms can really add up. Fortunately, flexible spending account (FSA) and health savings account (HSA) funds can be used to pay for a variety of over-the-counter allergy medications, as well as personalized prescription allergy treatments.

May 2026 – Women's Health Month

What do women's health and financial security have in common? Both can be supported with a flexible spending account (FSA) or health savings account (HSA). Contributing to an FSA or HSA supports your financial wellbeing by reducing your taxable income and helping you pay for a wide variety of everyday healthcare expenses or clinical services. These tax-free funds can also be used to target specific health needs for women–from skincare, menstrual care, and hormonal health to mental health, weight loss, and fertility care. Take a moment to explore how you can use tax-free funds to support your health or that of your female dependents, and watch the savings add up!

June 2026 – Summer Travel

Weekends at the beach. Playing in the backyard. Camping. Hiking. Biking. What does summer have in store for your family? However you plan to spend your free time in the coming weeks, be sure to maximize your fun and your savings by using your flexible spending account (FSA) or health savings account (HSA) funds to keep your family healthy and prepared for any adventure. You can use your funds to purchase summer essentials like sunscreen, SPF lip balms, sunburn relief, bug bite relief, allergy medications, and a variety of first-aid kits that meet your lifestyle and your individual health needs.

July 2026 – Mid-Year FSA Check-In

The sun is shining and you're living your best summer life. But did you know that now is the best time to start planning for your end-of-year flexible spending account (FSA) deadline? To avoid the year-end rush, call HR or check with our FSA administrator to confirm your remaining balance. If you have funds left to spend, review your eligible options and make a plan to spend those funds before December 31, to avoid forfeiting any unused dollars.

August 2026 – Back-to-School Planning

Every parent knows that back-to-school season is full of excitement, nerves, and extra out-of-pocket expenses. From annual sports physicals, new eyeglasses and contacts, and changing personal care needs for students of all ages. The good news? Those flexible spending account (FSA) or health savings account (HSA) funds can be used to pay for many of these needs. From kindergarten to college, put your funds to good use and keep kids healthy year 'round.

September 2026 – Open Enrollment Readiness

The annual benefits open enrollment period is here again. Watch for information about new and improved benefit options for you and your family for 2026, including information about tax-advantaged healthcare accounts: flexible spending accounts (FSAs) and health savings accounts (HSAs). Here's a quick refresher on the differences between FSAs and HSAs to help you prepare for your upcoming enrollment decisions.

October 2026 – Open Enrollment

Open enrollment is here again! This is your chance to make smart choices about your health and your finances for the year ahead. Flexible spending accounts (FSAs) and health savings accounts (HSAs) support both health and financial goals, so take a few minutes to understand the unique benefits of each account–from tax savings to investment opportunities to paying for everyday expenses. Learn more and use interactive calculators to estimate contributions and savings should you enroll in an FSA or an HSA.

November 2026 – Healthy Holidays

The end of the year is a mad rush between work deadlines, personal commitments, and celebrations. The last thing you can afford is to get sick. Fortunately, you can use your flexible spending account (FSA) or health savings account (HSA) funds to prepare for and enjoy a healthy holiday season–wherever life may take you. Spending FSA funds to ensure your health around the holidays is also an excellent way to avoid forfeiting funds to the December 31 deadline. As an added bonus, using your tax-free funds for these purchases leaves more room in your personal budget for holiday spending. It's the gift that keeps giving!

December 2026 – FSA Deadline

The use-it-or-lose it flexible spending account (FSA) deadline is December 31. Do you know how much money you have left in your account? Time is running out to spend those tax-free funds before they expire. Freshen up your medicine cabinet. Start the New Year off on your healthiest foot. Treat yourself or an eligible dependent to a wearable health tracker. The options are endless. If you need some shopping inspiration, check out this list of eligible expenses.

For additional FSA and HSA articles, calculators, and account management tools, encourage your employees to visit FSAstore.com or HSAstore.com.

Don't forget to give your employees easy access to these tools:

FSA Eligibilty List
FSA Learning Center
FSA Calculator

HSA Eligibility List
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