



Use this worksheet to calculate your 2023 expenses

Figuring out your expenses for the coming year can help you accurately calculate the amount of money to contribute to your FSA. This is important because any unused money in your BEK Dependent Care FSA will be forfeited at the end of 2023. You can rollover up to \$610 into your Healthcare FSA for the following year.

Dependent Care FSA

| Anticipated 2023 expenses | |
|---|---------|
| Eligible weekly dependent care costs | \$200 |
| Number of weeks of dependent care you will have in 2023 | 24 |
| Total cost of dependent care for 2023 | \$4,800 |
| Maximum allowed Dependent Care amount* | \$5,000 |
| Amount you choose to contribute to your 2023 Dependent Care FSA | \$5,000 |

*The IRS allows a maximum dependent care contribution amount of \$5,000. However, the amount you can contribute may be less than the allowable amount, depending on your annual income.

Healthcare FSA expenses

- Enroll in the **BEK HSA Medical Plan** and pay for any of the items highlighted in green using money in your Healthcare FSA.
- Enroll in **BEK PPO Medical Plan** and pay for any of the listed expenses using your Healthcare FSA.

| Anticipated 2023 expenses | For you | Your spouse | Your children |
|--|----------------|-------------|---------------|
| Dental deductibles | \$ | \$ | \$ |
| Dental costs | \$ | \$ | \$ |
| Orthodontia | \$ | \$ | \$ |
| Eye exams and LASIK surgery | \$ | \$ | \$ |
| Prescription glasses, reading glasses, contacts | \$ | \$ | \$ |
| Vision drops, solutions and supplies | \$ | \$ | \$ |
| Medical deductible | \$1,000 | \$1,000 | \$ |
| Medical copays | \$70 | \$210 | \$ |
| Prescription drugs | \$150 | \$300 | \$ |
| OTC (over-the counter) products | \$ | \$ | \$ |
| Medical supplies | \$ | \$ | \$ |
| Chiropractic care and acupuncture | \$ | \$ | \$ |
| Total by family member | \$1,220 | \$1,510 | \$ |
| Total anticipated expenses | \$ 2,730 | | |
| Maximum allowable annual FSA contribution | \$2,850 | | |
| Amount you choose to contribute to your 2023 Healthcare FSA – amount will be divided by the number of pay periods (weekly, semi-monthly or monthly) | \$2,750 | | |