

Use this worksheet to calculate your 2025 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 2025. You can rollover up to \$640 into your Health Care FSA for the following year.

Dependent Care FSA

Example of anticipated 2025 expenses	
Eligible weekly dependent care costs	\$200
Number of weeks of dependent care you expect to have in 2025	24
Total cost of dependent care for 2025	\$4,800
Maximum allowed Dependent Care contribution amount*	\$5,000
Amount you choose to contribute to your 2025 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 Health Care FSA.
- Enroll in BEK PPO Medical Plan and pay for any of the listed expenses highlighted in blue using your Health Care FSA.

Example of anticipated 2025 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 deductibles	\$1,000	\$1,000	\$
Medical copays	\$ 140	\$ 160	\$
Prescription drugs	\$ 150	\$ 300	\$
Over-the counter products	\$	\$	\$
Medical supplies	\$	\$	\$
Chiropractic care and acupuncture	\$ 350	\$0	\$
Total by family member	\$1,640	\$1,460	\$
Total anticipated expenses	\$3,100		
Maximum allowable annual FSA contribution	\$3,200		
Amount you choose to contribute to your 2025 Health Care FSA – amount will be divided by the number of pay periods (weekly, semi-monthly or monthly)	\$3,100		