

# Horace Mann Flexible Spending Benefits Overview

---

## Dependent Care Flex & Health Insurance Flex Summary

### 1. Health Insurance Flex (Health Care FSA)

- **Purpose:** Pay for eligible out-of-pocket medical, dental, and vision expenses with pre-tax dollars.
- **Eligible Expenses Include:** Copays, coinsurance, prescriptions, dental care, orthodontia, eye exams, glasses, contacts, and other IRS-approved expenses.
- **2026 Annual Limit:** \$3,400 per employee (IRS maximum).
- **Key Benefit:** Full annual election amount is available at the start of the plan year. Reduces taxable income.

### 2. Dependent Care Flex (Dependent Care FSA)

- **Purpose:** Pay for qualifying dependent care expenses that allow you (and your spouse, if applicable) to work or attend school.
- **Eligible Expenses Include:** Daycare, preschool, before/after school care, summer day camps, and adult dependent care.
- **2026 Annual Limit:** \$7,500 per household (or \$3,750 if married filing separately).
- **Key Benefit:** Reduces taxable income. Funds are reimbursed as contributions are made through payroll deductions.

### 3. Benefit Through Horace Mann

- Offered as part of Horace Mann's Flexible Benefits Plan.
- Pre-tax payroll deductions lower federal income and FICA taxes.
- Enrollment occurs during open enrollment or after a qualifying life event.
- Subject to IRS rules, plan deadlines, and use-it-or-lose-it provisions (unless carryover/grace period applies).