



## Flexible Spending Account (FSA) & Dependent Care Flexible Spending Account (DCA)

**City of Somerville**  
**Plan Year: January 1, 2026 - December 31, 2026**

### Health FSA Plan Design

**Plan Year Maximum: \$3,400.00**

Unused Funds: 2.5-Month Extension, Forfeited

Your Health FSA and plan offers a grace period to give you more time to spend your remaining funds.

- **What it is:** The grace period is an extension of up to 2.5 months (75 days) after the plan year ends.
- **What it's for:** During this time, you can incur new eligible expenses and use the remaining funds from the previous plan year.
- **What happens after:** Any funds not used by the end of the grace period will be forfeited, so it's important to plan ahead.

### Dependent Care FSA Plan Design

**Plan Year Maximum: \$7,500.00**

Unused Funds: 2.5-Month Extension

Your DCA plan offers a grace period to give you more time to spend your remaining funds.

- **What it is:** The grace period is an extension of up to 2.5 months (75 days) after the plan year ends.



- **What it's for:** During this time, you can incur new eligible expenses and use the remaining funds from the previous plan year.
- **What happens after:** Any funds not used by the end of the grace period will be forfeited, so it's important to plan ahead.

The run-out period is your final opportunity to submit claims for expenses you incurred during the previous plan year.

- What it is: A run-out period is an administrative window of time that begins after the plan year ends.
- What it's for: This period is for submitting claims for expenses you paid for during the plan year or during the grace period but haven't yet filed for reimbursement.
- **Deadline:** The run-out period for both your Health FSA and Dependent Care FSA ends 90 days past the plan year end date.
- What happens after: After the run-out period ends, any remaining funds that were not submitted for eligible expenses will be forfeited.

## Important Information Regarding Your Plan After Termination

When your employment ends, your participation in the plan also ends. You'll no longer be able to incur new expenses after your termination date.

You have a 90-day run-out period following your last day of employment to submit claims for expenses that were incurred before your termination date. Since your debit card will be deactivated, all claims must be submitted manually.

**Contact Customer Service:** Monday – Friday 8: 30am-5:00pm EST



(603) 647-1147 Option 1



(866) 978-7868 [Customer Service Form](#)