



Let's go over the basics

Health Care Reimbursement Account(HCRA)

A UT FLEX HCRA lets you put pretax money aside for eligible health care expense.

You can pay for eligible expenses in a few ways:

- Use your UT FLEX Card and your expense is automatically paid from your account
- Pay yourself back with funds from your HCRA when you use cash, check, or personal credit card
- Pay your provider directly from your account

What's HCRA eligible?

- Contact lenses
- Allergy and pain relief medications
- Hearing aids and prescription eyeglasses
- Copays, coinsurance, and deductibles
- Over-the-counter health care supplies
- Sunscreen (SPF 15+) and more...

Dependent Care Reimbursement Account (DCRA)

When an eligible family member needs care, but you still have to work, a DCRA is a smart and convenient way to save, pay for dependent care-related expenses. Funds can be used for your dependent(s) age 12 or younger or an adult dependent incapable of self-care.

You can pay for eligible expenses in a few ways:

- Pay yourself back with funds from your DCRA when you use cash, check, or personal credit card
- Pay your provider directly from your account

What's DCRA eligible?

- Day care
- In-home care
- Before and after school care
- Summer camp and more...

To see a full list of Eligible DCRA and HCRA eligible expenses scan the QR code:







	HCFSA	DCRA
Maximum contribution	\$3,300 per participant	\$5,000 per household
Debit card	Yes	No
Grace period	You have until November 15 , 2026 , to incur claims with your 2025-2025 funds. Funds left over will be forfeited back to your plan	DCRAs have a use-it-or- lose-it rule – you should carefully estimate your expenses, so you don't lose funds at the end of your plan year on August 31, 2025*.
Run-out period	Submit claims for eligible expenses you paid between Sept. 1, 2025 – November 15, 2026, by November 30, 2026.	Submit claims for eligible expenses incurred during the plan year by November 30, 2026.

*Please review your specific plan agreement for more details.

Important dates

7/15/2025 - 7/31/2025: Annual Enrollment 8/31/2026: Last day to incur claims for eligible DCRA expenses 9/1/2025 - 8/31/2026: Plan year start & end dates 11/15/2026: Last day to incur new eligible HCRA 11/30/2026: Last day to submit claim for your HCRA and DCRA



Questions?

Log in to your UT FLEX account. Click Help & Support to email or chat with us. Or call us at 844-UTS-FLEX (844-887-3539) TTY:711. We're here to help Monday – Friday 7 a.m. to 7 p.m. CT, and Saturday, 9 a.m. to 2 p.m. CT.



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