

## 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:**



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

\*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.

