



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

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 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...

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	\$3,400 per participant	\$7,500 per household
Debit card	Yes	No
Grace period	You have until November 15, 2027 , to incur claims with your 2026-2027 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, 2027* .
Run-out period	Submit claims for eligible expenses you paid between September 1, 2026 – November 15, 2027, by November 30, 2027	Submit claims for eligible expenses incurred during the plan year by November 30, 2027 .

*Please review your specific plan agreement for more details.

Important dates

7/15/2026-7/31/2026: Annual Enrollment

9/1/2026 - 8/31/2027: Plan year start & end dates

8/31/2027: Last day to incur eligible DCRA expenses

11/15/2027: Last day to incur eligible HCRA expenses

11/30/2027: Last day to submit claims 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 9 p.m. CT, and Saturday, 7 a.m. to 7 p.m. CT.

