

SPENDING ACCOUNTS

Paychex & ConnectYourCare

Windmill provides you with the opportunity to pay for out-of-pocket medical, dental, vision and dependent care expenses with pre-tax dollars through the Flexible Spending Accounts (FSA).

Healthcare FSA

The Healthcare FSA is used to reimbursed out-of-pocket medical expenses incurred by you and your dependents. The maximum you can contribute to the Healthcare FSA in 2026 is **\$3,400**.

Eligible expenses include:

- Doctor office copays
- Non-cosmetic dental procedures (crowns, dentures, orthodontics)
- Prescription contact lenses, glasses and sunglasses
- LASIK eye surgery

Dependent Care FSA

The Dependent Care FSA is used to reimburse expenses related to the care of eligible dependents. The maximum that you can contribute to the Dependent Care FSA is \$7,500 if you are a single employee or married filing jointly. If you are a married employee filing separately the maximum you can contribute is \$3,750.

Eligible expenses include:

- Au Pair
- After school programs
- Baby-sitting/dependent care to allow you to work or actively seek employment
- Day camps and preschool
- Adult/eldercare for adult dependents

Use-It-Or-Lose-It

You should contribute the amount of money you expect to pay out-of-pocket for eligible expenses for the plan period. If you do not use the money you contributed, it will not be refunded to you or carried forward to a future plan year. This is the use-it-or-lose-it rule.

Commuter benefits

ConnectYourCare

Reduce your commuting expenses by taking advantage of Commuter Benefits. The IRS allows for certain work-related transit and parking expenses to be deducted from your paycheck on a pre-tax basis. Because you do not pay taxes on these expenses, you can **SAVE BIG!**

For tax years beginning after January 1, 2026, the IRS allows up to **\$340 per month** to be deducted pre-tax for commuter costs, and up to **\$340 per month** pre-tax for parking costs. Any amount beyond that becomes a post-tax deduction.

Visit Tools & Support on the website mypaychex.com to access useful FSA forms, worksheets, calculators, and more!