



Flexible Savings Account

FULL HEALTH CARE FSA (HCFSA)

The Full Health Care FSA, through Fidelity, **is available only to employees covered by the High Plan** or those who waive Gannett medical coverage.

SAVING YOU MONEY

You can contribute up to \$3,400 on a pre-tax basis to pay for eligible medical, pharmacy, dental and vision expenses, reducing your taxable income and increasing your take-home pay. You can pay for eligible expenses with an FSA debit card at the time of service.

LIMITED HEALTH CARE FSA (LPFSA)

The Limited Purpose Health Care FSA, through Fidelity, **is available only to employees covered by the Mid or Low Plan** (High Deductible Health Plans) or those who waive Gannett medical coverage.

SAVING YOU MONEY

You can contribute up to \$3,400 on a pre-tax basis to pay for **eligible dental and vision expenses** reducing your taxable income and increasing your take-home pay. Medical expenses cannot be reimbursed through the LPFSA, but you may enroll in a LPFSA and HSA at the same time.

Grace Period Provision

The Full Health Care and Limited Health Care FSAs are use-it-or-lose it accounts with a grace period provision. The grace period allows you to use all remaining funds in your Health Care FSA for 2-1/2 months after the end of the plan year. FSA eligible expenses must be incurred by March 15, 2027 and claims must be submitted in good order by March 31, 2027. Any remaining funds will be forfeited.

How the FSA works with Garner

Those enrolled in the High plan can use their FSA dollars toward the deductible, but per IRS requirements FSA funds cannot be used for expenses that will also be reimbursed by the Garner incentive.



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DEPENDENT CARE FSA (DCFSA)

The Dependent Care FSA, through Fidelity, lets you set aside pre-tax dollars to pay for dependent care expenses.

SAVING YOU MONEY

You can contribute up to \$7,500 per household to pay for **child or elder care** expenses on a pre-tax basis.

DCFSA is **not** for dependent medical, dental or vision expenses.

Eligible dependents include children younger than age 13 and dependents of any age who are incapable of caring for themselves.

The Dependent Care FSA is a use-it-or-lose it account. Eligible expenses must be incurred by December 31, 2026. Claims must be submitted by March 31, 2027. Any funds remaining will be forfeited.

[Click Here](#) for a list of eligible expenses you can pay for with a Health Care FSA or Dependent Care FSA.

Please visit the [Gannett Benefits Center](#) for general rules and restrictions on FSAs.

Due to federal regulations, expenses for your domestic partner and your domestic partner's children may not be reimbursed under the FSA program. Please check with your tax advisor to determine if any exceptions apply to you.

COMMUTER FSA

The Commuter FSA can be used to pay for eligible transit expenses to and from work including public transportation such as train, bus, monorail, streetcar, subway, and ferry. This also includes services such as UberPool and Lyft Shared. Vanpool expenses are eligible, but the highway vehicle must seat at least six adults, excluding the driver. Expenses for parking at or near your work location or at or near a location from which you commute using mass transit are also eligible.

The IRS pre-tax maximum is \$340 per month for transit and \$340 per month for parking expenses. You can make an election for either transit or parking expenses, or you can make an election for both. However, the funds elected to each category can only be used for expenses related to that category.

You can enroll in or make changes to your Commuter FSA at any time during the year. However, your total contributions must not exceed the IRS annual maximum.

[Click Here](#) for a list of eligible Commuter FSA expenses.