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员工参加 FSA，一年能省多少钱？

How much do employees save with an FSA? — 真实数字，一看就懂 • Real numbers, in plain language

道理很简单：FSA 的钱从工资里**税前**扣除。同样花 100 美元看病，用 FSA 支付，实际只减少您约 70–80 美元的实得工资——省下的就是本来要交的税。

The idea is simple: FSA money comes out of your pay **before tax**. A \$100 medical bill paid through an FSA costs you only about \$70–\$80 of take-home pay — the difference is tax you no longer pay.

每存入 100 美元，能省多少 • Savings on every \$100

您的联邦税档 Your federal tax bracket	联邦税 Federal	社保+医保税 FICA 7.65%	宾州税 PA 3.07%	合计省 Total saved
10%	\$10.00	\$7.65	\$3.07	\$20.72
12%	\$12.00	\$7.65	\$3.07	\$22.72
22%	\$22.00	\$7.65	\$3.07	\$32.72

健康 FSA 例子 • Health FSA examples (2026 年最高 \$3,400)

全年存入 Election	联邦税省 Federal saved	FICA 省 FICA saved	宾州税省 PA saved	全年共省 Total / year
\$1,200	\$120	\$92	\$37	\$249
\$2,400	\$288	\$184	\$74	\$545
\$3,400	\$408	\$260	\$104	\$772
\$3,400	\$748	\$260	\$104	\$1,112

例子：一位员工存入健康 FSA 上限 **\$3,400**（12% 税档），一年省税约 **\$772**——差不多是两个月的手机费加油费。

Example: an employee who elects the Health FSA maximum of **\$3,400** (12% bracket) saves about **\$772** in tax over the year.

受抚养人护理 FSA 例子 • Dependent Care FSA examples (2026 年每户最高 \$7,500)

全年存入 Election	联邦税省 Federal saved	FICA 省 FICA saved	宾州税省 PA saved	全年共省 Total / year
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\$3,600	\$360	\$275	\$111	\$746
\$6,000	\$720	\$459	\$184	\$1,363
\$7,500	\$900	\$574	\$230	\$1,704

家里有 13 岁以下孩子要请人照顾、或有需要照护的家人？存入上限 **\$7,500**（12% 税档），一年可省约 **\$1,704**。

Paying for care of a child under 13, or a dependent who cannot care for themselves? The maximum **\$7,500** election (12% bracket) saves about **\$1,704** a year.

两个提醒 • Two things to know

- **用不完会没收。** 健康 FSA 最多结转 \$680 到下一年，其余没收；受抚养人护理 FSA 不结转。第一年请选您确定会花掉的金额。 **Use it or lose it.** Health FSA carries over up to \$680; the rest is forfeited, and Dependent Care does not carry over. In your first year, elect an amount you are confident you will spend.
- **不能重复优惠。** 同一笔托儿费用不能同时用 FSA 和儿童照护税收抵免（child care tax credit）。对大多数上班家庭，FSA 省得更多，但请按自己的情况核算。 **No double-dipping:** the same child-care dollars cannot be used for both the FSA and the child care tax credit. For most working families the FSA saves more — check your own numbers.

怎么参加 • How to join: 每年 12 月开放申报期报名，次年 1 月 1 日生效；新员工在符合资格后 30 天内可报名；结婚、生孩子、配偶工作或保险变化等生活事件发生后 30 天内也可报名或更改。 Enroll during December open enrollment for a January 1 start; new hires within 30 days of becoming eligible; life events (marriage, a baby, a spouse's job or coverage change) open a 30-day window too. 索赔与费用清单：abc.assuredcarecenter.com

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