

2026 Flexible Spending Account (FSA) – Important Information

Hello Team,

As part of our benefits administration updates for 2026, we are transitioning our Flexible Spending Account (FSA) provider from **WEX** to **Paylocity**. Please review the important information below to ensure a smooth transition and to avoid any disruption in accessing your funds.

What You Need to Know:

- **FSA Debit Cards:**
Your new Paylocity FSA debit cards will arrive in a **plain white envelope** with Paylocity listed as the return address. Please do **not discard** this mailing, as this is the only automatic issuance of cards.
- **Number of Cards:**
Each participant will receive **two (2) debit cards**. If additional or replacement cards are needed, they may be ordered through Paylocity for a **\$10.00 fee**, at the employee's expense.
- **Using Your 2026 FSA Funds:**
You will have the **entire 2026 plan year** to spend the amount you elected.
- **Carryover Provision:**
Any unused 2026 FSA funds may carry over into the following year, up to a **maximum of \$660**, in accordance with IRS guidelines.
- **Payroll Deduction Timing:**
Because the payroll period of **12/16/2025–12/31/2025** is paid on **January 5, 2026**, your **2026 FSA deductions will begin on the January 21, 2026 payroll**. As a result, deductions will be spread over **23 pay periods instead of 24**. This may cause your per-pay-period deduction to be slightly higher; however, your **total annual election amount remains correct**.
- **2025 WEX Balance Reminder:**
Your **2025 FSA balance with WEX** will remain available through **March 31, 2026**. Any unused funds after that date will be **forfeited**, so please be sure to submit eligible expenses before the deadline.

If you have any questions or need assistance, please contact the Human Resources team.

Thank you,

So Cal Dental Partners