

2021 MoneyPlus worksheet



Include the amounts you listed on Pages 2 - 6 of the *Insurance Summary* on the worksheet below to calculate the amount you may wish to contribute to an MSA or a DCSA.

Be conservative in your planning. You can carry over up to \$550 of unused MSA funds into the 2022 plan year. You forfeit MSA and Limited-use MSA funds over \$550 and all DCSA funds left in your account after the reimbursement deadline. You must re-enroll each year. You cannot transfer funds between flexible spending accounts.

Medical Spending Account¹

Estimate your eligible out-of-pocket medical expenses for the plan year.

Medical expenses

Health insurance deductible	\$
Copayments and coinsurance	\$
Prescription drugs	\$
Dental care	\$
Vision care	\$
Travel costs for medical care	\$
Other eligible expenses	\$
Annual contribution	\$

¹ You can use a Limited-use MSA only to pay for dental and vision care expenses.

Dependent Care Spending Account

Estimate your eligible dependent care expenses for the plan year.

Child care expenses

Day care services	\$
In-home care/au pair services	\$
Nursery/preschool	\$
After-school care	\$
Summer day camps	\$

Elder care expenses

Day care center services	\$
In-home care services	\$
Annual contribution	\$

2021 Contribution limits

Medical Spending Account ²	\$2,750
Health Savings Account	\$3,600 (self-only coverage) \$7,200 (family coverage) \$1,000 (catch-up for age 55 or older)
Limited-use Medical Spending Account ²	\$2,750

Dependent Care Spending Account ^{2,3}	\$2,500 (married, filing separately) \$5,000 (single, head of household) \$5,000 (married, filing jointly)
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² These are 2020 limits; contribution limits for 2021 will be released by the IRS at a later date.

³ Contribution limit for highly compensated employees is \$1,700.