

# 2026 Flexible Spending Plan (FSA) Open Enrollment

## Your Guide to the Short Plan Year

### Important: 2026 is a Short Plan Year

- **Plan Dates:** January 1, 2026 – June 30, 2026

### Key 2026 Dates for Your Calendar

- **Plan Year:** January 1, 2026 – June 30, 2026
- **"Run-out" / Grace Period:** You have until **August 7, 2026**, to use your 2026 funds for expenses incurred during the plan year.

### What is a Flexible Spending Account (FSA)?

An FSA is a smart way to save money! It allows you to set aside money from your paycheck **before taxes** to pay for eligible expenses. This lowers your taxable income, saving you money.

- **Health Care FSA:** Covers eligible medical, dental, and vision expenses.
- **Child Care FSA:** Covers eligible daycare and dependent care expenses.
- **Transportation & Parking Benefits:** Covers transit and parking costs for your commute.

### 2026 Contribution Limits (for the 6-Month Short Plan Year)

*\*These limits are subject to change by IRS announcement.*

Plan	Minimum	Maximum
Health Care FSA	\$130	\$1,700
Child Care FSA	\$130	\$3,750

### Transportation & Parking (Monthly Limits)

Plan	Minimum (Monthly)	Maximum (Monthly)
Transit Benefit	\$5	\$340
Parking Benefit	\$5	\$340



## Warning: "Use It or Lose It" Rule!

This is the most important rule for FSAs.

- Health Care and Child Care FSA funds are **"Use it or Lose it"**.
- Any money left in your account at the end of the plan year (plus the grace period) is **returned to your employer**. It will **not** be refunded to you.
- **Be careful!** You must carefully estimate your expenses for the 6-month plan year so you don't contribute money you won't use.
- **Exception:** This rule does **not** apply to Transit and Parking benefits. Those funds roll over.

## Open Enrollment: Don't Miss It!

- **Who:** State of New Mexico employees
- **When:** October 20th – November 20th
- **How to Enroll:**
  1. Go to <https://www.mybenefitsnm.com/employeePortal.html>.
  2. Click on 'Enroll Now' at the top of the web page

## Enrollment Rules to Remember

- **Health Care & Child Care FSAs:** You **MUST RE-ENROLL** every year. Your enrollment does not automatically continue.
- **Transportation & Parking:** You can enroll or change your election **at any time** during the year.

## Manage Your FSA Account

You can submit claims, upload receipts, and check your balance 24/7.

- **Online Portal:** Go to <https://www.erisa-trust.com/sonm> and click "Portal Login".
- **Mobile App:** Search for "**BenefitsbyET**" in the Google Play or Apple App store.



## Questions? We're Here to Help!

**Phone:** 1-855-618-1800

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