Active Employees	Empyrean*	
*Disclaimer: This comparison contains the general features of the plans based on our knowledge at the time of this printing and is not intended to replace the legal documents that contain the complete provisions of each plan. Contract terms are outlined in detail in the certificates issue to you by the respective carriers. Final interpretation of any provision of the plan is governed by the master insurance contract and membership agreements on file in the Aerospace Employee Benefits Department.		
Plan Changes are in Orange	2025 Plan Summary	Comments
Health Care Flexible Spending Account		
Minimum Contribution	\$260	
Maximum Contribution	\$3,300	This is the 2025 limit released by IRS.
Auto-submission for health plan expenses	Debit card available	
Auto-submission for drug plan expenses	Debit card available	
Auto-submission for dental plan expenses	Debit card available	
Auto-submission for vision plan expenses	Debit card available	
Incurral Period	1/1/2025 - 3/15/2026	Includes grace period extension. You can use your 2025 FSA funds for any eligible FSA expenses incurred during this period.
Run-out period for submitting prior plan expenses	120 days after 12/31/2025	You have 120 days after 12/31 to submit reimbursement requests for expenses incurred.
Claim payment frequency	daily	
Unused funds at end of run-out period	forfeited	
Dependent Care Flexible Spending Account		
Minimum Contribution	\$260	
Maximum Contribution	\$5,000	
Incurral Period	1/1/2025 - 3/15/2026	Includes grace period extension. You can use your 2025 FSA funds for any eligible FSA expenses incurred during this period.
Run-out period for submitting prior plan expenses	120 days after 12/31/2025	You have 120 days after 12/31 to submit reimbursement requests for expenses incurred.
Claim payment frequency	daily	
Unused funds at end of run-out period	forfeited	