

Xenna Corporation Reminds FSA and HSA Healthcare Insurance Policy Holders of Impending Deadline

Even Popular Consumer Products Are FSA and HSA Eligible

PRINCETON, NJ, UNITED STATES,
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EINPresswire.com/ -- With the end of the year fast approaching, Xenna Corporation urges consumers to act now: the deadline to use 2025 Flexible Spending Account ([FSA](#)) and Health Savings Account ([HSA](#)) funds is December 31, 2025. Unused FSA funds will be forfeited, and HSA contributions for 2025 must be made by this date to count toward the current year's limit.

□ Understanding FSA and HSA: What They Are and How They Differ

Both FSAs and HSAs are tax-advantaged accounts designed to help individuals pay for qualified medical-associated expenses, but they differ in structure and flexibility:

- Flexible Spending Accounts (FSAs) are employer-sponsored and allow employees to contribute pre-tax dollars to cover out-of-pocket healthcare and wellness costs. However, FSAs are subject to the "use-it-or-lose-it" rule—any unused funds typically expire at year-end, unless a short grace period or carryover option is offered by the employer.

- Health Savings Accounts (HSAs) are available to individuals enrolled in high-deductible health plans (HDHPs). Contributions are also pre-tax, but unlike FSAs, HSA funds roll over year to year, and the account is owned by the individual—not the employer.

For 2025, the IRS has set FSA contribution limits at \$3,300 and HSA limits at \$4,300 for



NONYX Nail Gel for discolored, thick, lifted or brittle nails, including nails damage by fungus.

individuals and \$8,550 for families, with an additional \$1,000 catch-up contribution allowed for those aged 55 and older.

□ Why These Accounts Offer More Than Traditional Drug Insurance

Unlike many drug insurance plans that restrict coverage to prescription medications or require co-pays, FSAs and HSAs offer broader flexibility. Consumers can use these funds for a wide range of over-the-counter products, medical devices, and wellness solutions—without needing a prescription. This makes them especially valuable for managing chronic conditions, preventive care, and personal health or wellness-related needs.

Additionally, purchases made with FSA or HSA funds are tax-free, effectively reducing the cost of healthcare products by your marginal tax rate—often 20–30% or more.

□ How to Purchase and Get Reimbursed for FSA/HSA Eligible Products

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Carol J. Buck

Consumers can purchase eligible products directly using their FSA or HSA debit card at participating retailers, including major pharmacies, grocery stores, and online platforms. Alternatively, if a personal credit card is used, reimbursement can be requested by submitting receipts through the account provider’s portal.

To ensure eligibility:

- Look for items marked “FSA/HSA eligible” at checkout.
- Keep itemized receipts showing product names and purchase dates.

- Submit claims before the December 31 deadline for FSA reimbursement.

□ Xenna’s NONYX® and CalmScalp®: FSA/HSA Eligible Solutions for Nail and Scalp Health



Xenna's CalmScalp Serum for Irritated Scalp and Hairline

Xenna Corporation is proud to offer two clinically proven, consumer-friendly products that qualify for FSA and HSA reimbursement:

- NONYX® Nail Gel is a patented, keratin-softening gel designed to improve the appearance of fungus-damaged nails. It works by breaking down discolored keratin buildup, allowing healthy nail growth to emerge. NONYX is free of preservatives and parabens and is safe for diabetics with healthy feet.
- CalmScalp® Topical Solution targets irritated scalp and hairline conditions with a soothing blend of skin-softening botanicals and naturally-derived exfoliating ingredients to reduce redness, flaking, and dry or rough scales associated with itchy scalp, especially at the hairline and behind the ears, where symptoms of psoriasis sometimes appear.
- Both products are FSA and HSA eligible. NONYX Nail Gel can be purchased in footcare at CVS, Walgreens, Walmart, Amazon, and other national retailers. CalmScalp Topical Solution is available on Amazon. They are also available online at www.Xenna.com, www.Nonyx.com and www.CalmScalp.com where consumers can find detailed usage instructions and clinical study information.

□ Don't Let Your Benefits Expire

As the December 31 deadline looms, Xenna encourages consumers to review their FSA and HSA balances and make informed purchases that support their health and wellness goals. Whether managing nail damage or scalp irritation, products like NONYX and CalmScalp offer effective, accessible solutions—and can be purchased tax-free using your healthcare savings accounts.

For more information on Xenna's product line and FSA/HSA eligibility, visit www.xenna.com or speak with your benefits administrator. Additional information on FSA and HAS benefits can be found at FSA Guide: 2025 Contribution Limits and Fidelity: HSA Contribution Limits 2025 and 2026

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