



Helping you understand Flexible Spending Accounts

Two options to help make the most of your money

As you may already know, a Flexible Spending Account (FSA) is a tax-effective, money-saving option that helps you pay for some costs that your health benefits plan doesn't cover. An FSA can help you stretch your paycheck further. Through your employer, you have access to two FSA programs: a Health care FSA and a Dependent Care FSA.

You can use your FSA for the following:

- **Eligible medical expenses.** Simply use your FSA to pay for eligible medical care costs not covered by your medical plan. All IRS code 213(d) expenses are eligible, including your deductible, coinsurance and copays, and expenses above usual and customary limits. You can also use your FSA to pay for out-of-pocket expenses on prescription drugs, dental, vision, hearing and orthodontic care. Certain over-the-counter items may qualify, too.
- **Dependent care costs.** You can put your FSA pretax dollars to use for daycare-type expenses for eligible children or adults. You are able to use your FSA dollars if it is for the care of a person under age 13, or an older dependent who is unable to care for themselves. They must regularly spend at least eight hours a day in your household.

Get the most from your money

You will gain the most from your FSA if you plan carefully. When you sign up for your FSA, you will decide the amount of money you want taken from your salary to put into your FSA. To do this, you must think about and plan for the annual costs you want your FSA to cover.

If you underestimate these costs, you'll empty your FSA before the end of the year, losing some of your tax-savings potential. If you overestimate and there is money left in your FSA at the end of the year, you'll unfortunately lose this money. The IRS' rule is use it, or lose it.

If I have a question about my FSA, whom should I call?

You can contact your dedicated service team for help with claims questions, or for more information about your benefits. Just call **1.800.566.9305**.