



FSA

# Flexible Spending Account



# Pay for care. Keep more of your money.

A flexible spending account (FSA) lets you set aside money to help pay for health and/or dependent care. You keep more of your money because you don't pay taxes on the money you put into your FSA. The amount you save depends on how much you put into your FSA and your income tax rate.



## Add a flexible spending account (FSA).

### ✓ Health Care FSA

Use it for eligible health care expenses like medical, pharmacy, dental and vision services and supplies.

### ✓ Dependent Care FSA

Use it for eligible dependent care expenses like day care, elder care services and programs.



**REMEMBER.** you must sign up for an FSA each year.



## Using your FSA is easy.

### ✓ Automatic payment (health care FSA only):<sup>1,2</sup>

We can automatically pay the bill (claim) for covered services from your FSA.

### ✓ Direct deposit:

We can reimburse your money directly into your personal bank account.

### ✓ Online claim form:

Easily submit your claims on myuhc.com to get reimbursed from your FSA.

Learn more online.

- ✓ Estimate tax savings
- ✓ See a list of common eligible expenses
- ✓ Learn about myuhc.com<sup>®</sup> and more

**VISIT** [welcometouhc.com/fsa](http://welcometouhc.com/fsa)



### The MasterCard<sup>®</sup> Health Care Spending Card<sup>1</sup>

Your FSA may come with this handy debit card, which makes it easy to pay for services from your FSA.

<sup>1</sup>May not be available to some members. Please see your FSA benefit documents.

<sup>2</sup>Automatic payment will not work for non-network services and dependent care FSA services.

# Here's how a flexible spending account (FSA) works

## 1 Decide how much money you want to put into your FSA.

Not sure how much to put into your FSA? Use the FSA Savings Calculator on [welcometouhc.com/fsa](http://welcometouhc.com/fsa).

## 2 Money is taken from your paycheck, before taxes.

When the plan year begins, money is deducted from your paycheck before federal, state or Social Security taxes are taken out. The money is placed into your FSA.

## 3 Use your FSA to pay for eligible expenses.

The entire amount of your health care FSA is available the first day of the plan year. You don't have to wait until the money is in the account. If you sign up for a dependent care FSA, money must be in your FSA to be able to use it.

For examples of **ELIGIBLE EXPENSES**, see back page.

## Tax savings



You save because you don't pay taxes on the money you put into your FSA. The amount you will save depends on how much you put into your FSA and your income tax rate.



To learn more, visit [welcometouhc.com/fsa](http://welcometouhc.com/fsa).

# Eligible Expenses

## Health care FSA:

- ✓ Acupuncture
- ✓ Blood sugar test kits
- ✓ Breast pumps and lactation supplies
- ✓ Chiropractor visits
- ✓ Doctor visits, X-rays and lab work
- ✓ Hearing aids and batteries
- ✓ Health plan deductible, co-insurance and co-payments
- ✓ Lasik eye surgery
- ✓ Over-the-counter medicines (must be prescribed)
- ✓ Prescriptions (retail and mail)
- ✓ Sunscreen (SPF 30 or higher and may require a prescription)
- ✓ Surgery, excluding cosmetic surgery

## Dependent care FSA:

### Child care expenses

- ✓ Before and after school care and extended care programs for dependents under age 13
- ✓ Babysitter (he/she cannot be your child, under age 19 and a tax dependent)
- ✓ Child care and qualified child care centers for dependents under age 13
- ✓ Nursery school
- ✓ Preschool

### Elder care expenses

- ✓ Adult day care center for dependents age 13 or older who are not able to support themselves
- ✓ Elder care while you work (in your home or someone else's)
- ✓ Senior day care

This is a list of some of the eligible expenses that you can pay for with your FSA(s). See your **FSA BENEFIT DOCUMENTS** or visit [irs.gov](http://irs.gov) for a full list of expenses and rules.



## Take charge of your FSA.

With myuhc.com and the UnitedHealthcare Health4Me® mobile app, it's easy to manage your FSA account.

- ✓ Submit your claims.
- ✓ Track account balances.
- ✓ Turn on direct deposit for fast reimbursements.