



Health Care Flexible Spending Account (FSA)

Save money on health care expenses for you and your family.

A Health Care Flexible Spending Account (FSA) saves you up to hundreds of dollars by allowing you to use pre-tax dollars to pay for qualified health care expenses for you, your spouse and your dependents.

- ✓ **Fund Your Account** - You decide how much to contribute during enrollment, then funds are deducted pre-tax from your paychecks.
- ✓ **Use Your Account for Eligible Expenses** - There are thousands of eligible expenses for your FSA funds, including doctor office copays, health insurance deductibles and coinsurance, prescriptions, and some over-the-counter treatments for you, your spouse, or eligible dependents. For a longer list of eligible items, visit connectyourcare.com.
- ✓ **Pay with Your Payment Card** - You will receive a payment card to pay for eligible health care expenses. Be sure to always save documentation for your purchases.
- ✓ **Connect Online and on the Mobile App** - When you do not use your card, you can quickly and easily submit payment requests online or on our mobile app. Check your account balance and payments online or on your mobile device.
- ✓ **We're Here to Help** - If you ever have a question, we are here to help you 24 hours a day, seven days a week.

Easy to Use, Simple to Save

Your FSA includes numerous benefits:

- Tax savings for health care expenses
- Health care payment card
- Quick and easy payments
- Online and mobile account access
- 24/7 customer service

How do HSAs and FSAs work together?

IRS regulations limit how health care accounts can be paired. If you have a Health Savings Account (HSA), you cannot also have a Health Care FSA that covers medical expenses. However, you may have a Limited Purpose FSA that only covers dental and vision expenses.

The IRS Limit for 2024 is **\$3,200**.
Up to **\$640** in unused funds in 2024 may be rolled over to 2025.

(FLEXIBLE SPENDING ACCOUNT)

FSA ELIGIBLE EXPENSES



ELIGIBLE EXPENSE EXAMPLES

There are thousands of eligible expenses for tax-free purchase with your account funds, including prescriptions, doctor's office copays, health insurance deductibles, and coinsurance. Many over-the-counter (OTC) treatments are also eligible.

- ✓ Acupuncture
- ✓ Alcoholism treatment
- ✓ Ambulance
- ✓ Artificial limb
- ✓ Birth control pills
- ✓ Blood pressure monitoring device
- ✓ Breast pumps and related supplies
- ✓ Chiropractic care
- ✓ Contact lenses and related materials
- ✓ Dental treatment
- ✓ Dentures
- ✓ Diagnostic services
- ✓ Drug addiction treatment
- ✓ Eye examination, eye glasses, and reading glasses
- ✓ Family planning items
- ✓ Fertility treatment
- ✓ Flu shot
- ✓ Hearing aids
- ✓ Hospital services
- ✓ Immunization
- ✓ Insulin and diabetic supplies
- ✓ Laboratory fees
- ✓ Laser eye surgery
- ✓ Medical testing devices
- ✓ Menstrual care products
- ✓ Nursing services
- ✓ Obstetrical expenses
- ✓ Orthodontia (not for cosmetic reasons)
- ✓ Over-the-counter (OTC) treatments containing medicine—cold treatments, ointments, pain relievers, stomach remedies, etc.
- ✓ Over-the-counter (OTC) treatments without medicine—bandages, wraps, medical testing devices, etc.
- ✓ Oxygen
- ✓ Physical exam
- ✓ Physical therapy
- ✓ Prescription drugs
- ✓ Psychiatric care
- ✓ Smoking cessation program and medications
- ✓ Surgery
- ✓ Sunscreen & sun block (SPF 15+, broad spectrum)
- ✓ Transportation for medical care
- ✓ Weight loss program necessary to treat a specific medical condition
- ✓ Wheelchair, walkers, crutches, and canes

INELIGIBLE EXPENSE EXAMPLES

These items are not generally eligible for tax-free purchase with your account funds.

- ✗ Concierge service fees (billed for future services; no treatment provided)
- ✗ Exercise equipment
- ✗ Household help
- ✗ Cosmetics and cosmetic surgery
- ✗ Fitness programs
- ✗ Illegal operations and treatments
- ✗ Deodorant
- ✗ Funeral expenses
- ✗ Maternity clothes
- ✗ Hair transplants
- ✗ Teeth whitening

DUAL PURPOSE ITEMS

Items that can be used for a medical purpose or for general health and well-being are considered "dual purpose" and are eligible only with a prescription, doctor's directive or letter of medical necessity. Examples include:

- ✓ Dietary and weight loss supplements
- ✓ Snoring cessation aids
- ✓ Fiber supplements
- ✓ Vitamins and herbal supplements
- ✓ Orthopedic shoes and inserts



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