

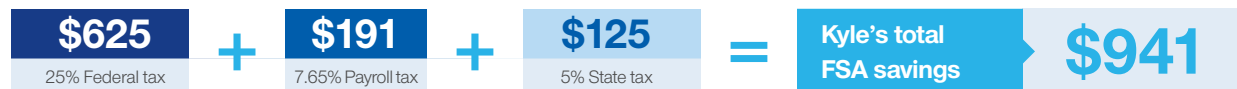
## Save more with two health accounts.

With a health savings account (HSA) as part of your health plan, you can save and pay for qualified medical expenses and save on taxes. Sign up for a limited-purpose flexible spending account (FSA) to pay for eligible dental and vision care, and get even more tax savings.

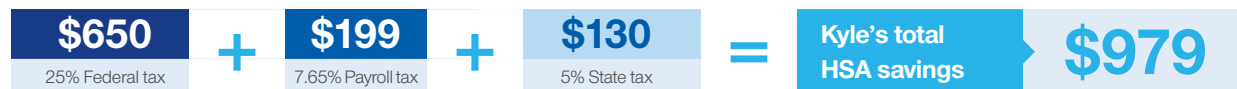
### See how the savings add up.

As an example, Kyle puts \$2,600 into his HSA to grow his savings. He also estimates that new eyeglasses and dental work will cost about \$2,500. He chooses to put this amount into a limited-purpose FSA.

#### Kyle's limited-purpose FSA savings.



#### Kyle's HSA savings.



**Kyle's total  
tax savings\* \$1,920**



#### Start saving like Kyle.

Sign up for a limited-purpose FSA.  
Visit [fsa.welcometouhc.com](https://fsa.welcometouhc.com)  
to learn more.

CONTINUED

## You can have a limited-purpose FSA with your HSA.

If you are enrolled in a qualified high deductible health plan that allows you to contribute to an HSA, you can enroll in a limited-purpose FSA, which is limited to paying for eligible dental and vision expenses only.

### Here's how the accounts are different.

Limited-purpose FSA	HSA
Your money is available for eligible dental and vision expenses at the start of the plan year.	Your money is available for qualified medical expenses as funds are deposited.
You can change your contribution amount only if you have a qualifying event.	You can change the amount you contribute anytime, up to the annual limit set by the IRS.
You may lose unused dollars in your FSA at the end of the plan year. You give up your FSA if you leave the company. COBRA may apply.	You own the HSA and can keep the money in your account even if you leave the company.

## Use your limited-purpose FSA for expenses like these:

- Copayments and out-of-pocket costs for dental and vision services
- Orthodontia
- Eye exams
- Contact lenses
- Lasik eye surgery
- Cataract surgery
- Prescription eyeglasses
- Reading glasses and more

To find the latest list of eligible expenses, visit [IRS.gov](https://www.irs.gov).

### It's simple to manage your account.

You can access your FSA anytime by visiting [myuhc.com](https://myuhc.com)<sup>®</sup>.



### Visit [fsa.welcometouhc.com](https://fsa.welcometouhc.com) to:

- Estimate tax savings.
- See a list of common eligible expenses.
- Learn about tools on [myuhc.com](https://myuhc.com) and more.



\*This is an example. Your savings may be different depending on your income tax rate, whether you pay state income taxes and other factors.

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

A limited-purpose flexible spending account is not insurance.

Health savings accounts (HSAs) are individual accounts and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

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