

Pay for care and save money with an FSA

What kind of FSA is right for you?

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.

There are 3 types of FSAs

- 1 **Health care FSA** – Use it for eligible health care expenses like medical, pharmacy, dental and vision services and supplies
- 2 **Dependent care FSA** – Use it for eligible dependent care expenses like child care and elder care services and programs
- 3 **Limited purpose FSA** – Use it for eligible dental and vision expenses if you're already enrolled in a health savings account (HSA)

How an FSA works

You decide how much money you want to put into your FSA

Not sure how much to put in your FSA? Use the FSA Savings Calculator on welcometouhc.com/fsa.

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.

You can use money in 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.



Remember

You'll need to re-enroll in your FSA each plan year.



An easier way to pay

Your FSA may come with a UnitedHealthcare Health Care Spending Card Mastercard[®],¹ which can be used to pay for eligible expenses by phone, online or at anyplace that accepts Mastercard.

FSA eligible expenses

These lists include some of the eligible expenses that you can pay for with your FSA(s). See your FSA benefit documents or visit [irs.gov](https://www.irs.gov) for a full list of expenses and rules.

Health care FSA

- Acupuncture
- Blood sugar test kits
- Breast pumps and lactation supplies
- Chiropractor visits
- Doctor visits, X-rays and lab work
- Health plan deductible, coinsurance and copayments
- Hearing aids and batteries
- LASIK eye surgery
- Over-the-counter medicines
- 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

Limited purpose FSA

Dental:

- Artificial teeth
- Braces
- Dental plan deductible, coinsurance and copayments
- Dental services like exams, cleanings, fillings and X-rays
- Mouth guards
- Orthodontia services
- Tooth removals

Vision:

- Contact lenses and solutions
- Eyeglasses and frames
- LASIK eye surgery
- Vision exams
- Vision plan deductible, coinsurance and copayments



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¹ May not be available to some members. Please see your FSA benefit documents.

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