

DATAPATH  
COMICS



APPROVED  
FOR ALL AGES

THE ADVENTURES OF

# CAPTAIN CONTRIBUTOR™

## & BETTY THE BENEFACTRESS™



IN THIS ISSUE

**\*GROAN\*  
MY BACK!**

**OWW!!  
MY LEG!**

AND

**CHIROPRACTIC CHAOS**

**ORTHO ORDEAL**

# Flexible Spending Account (FSA)

A Flexible Spending Account allows employees to set aside money from each paycheck, before payroll taxes are calculated, to help pay for eligible medical expenses for themselves and their dependents.

## FSA Contribution Limits

Per year, participants may elect to set aside a maximum of **\$3,200**

## Tax Savings

The average FSA participant saves between 30-40% on the amount set aside pre-tax (including Federal, State, and Local income taxes, and Social Security/Medicare deductions).

### FSA Plan Types

FSA rules vary by plan. Your employer may choose one of the following:

- **Use it or Lose it** – All FSA funds must be spent by the end of the plan year or they are lost
- **\$640 Carryover** – Any unused funds, up to a maximum of \$640, can be carried over from one plan year to the next
- **Grace Period** – Participants get up to an extra 2½ months after the end of the plan year to use any leftover funds

### Uniform Coverage Rule

FSA participants can access the full amount of their annual contribution from the first day of the plan year. For example, if you elect \$1,300, and soon after the plan year begins you incur a \$1,300 medical bill, you can use all of your elected FSA funds to cover the expense, even though you haven't paid in all of the contributions yet. Throughout the rest of the plan year, deductions will still be taken at the same rate from each paycheck. However, your available FSA balance will be zero once all the funds are spent.

### Eligible Expenses

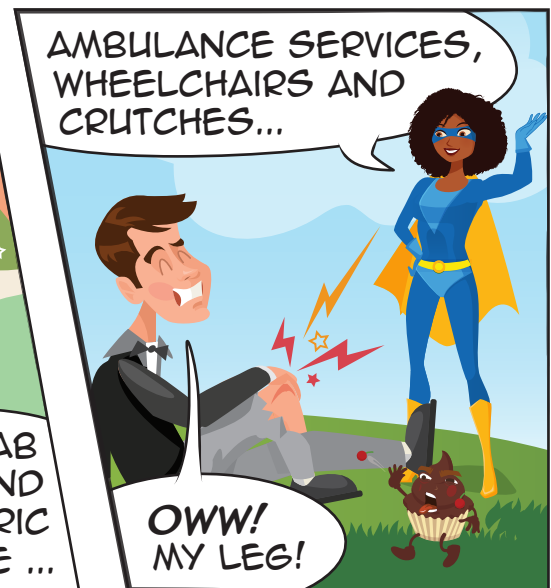
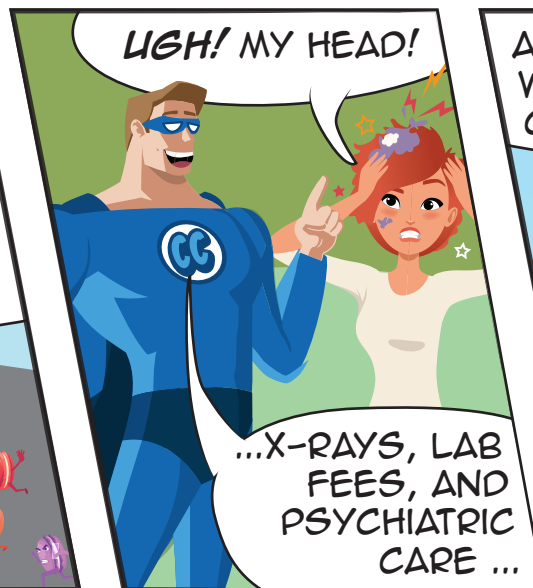
See page 7 for a list of qualified medical expenses. Contact your Benefits Representative for more details.

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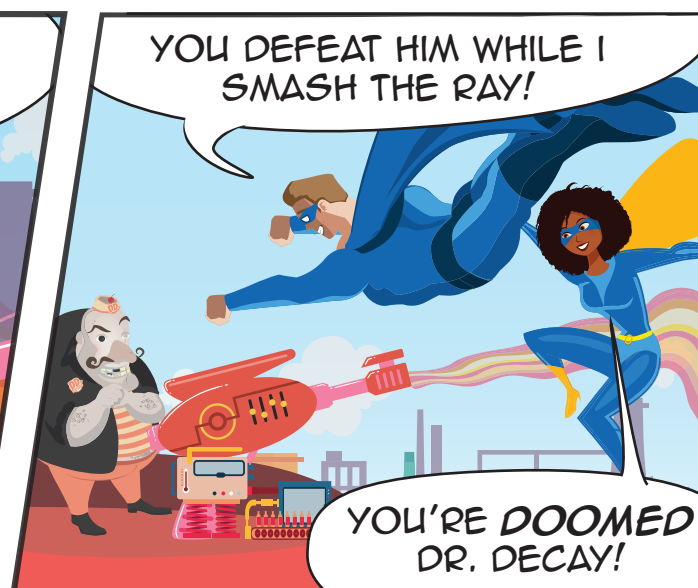
**Customer Service**  
Toll-Free 877-685-0655  
benefits@datapathadmin.com  
datapathadmin.com  
PO Box 55068  
Little Rock, AR 72215











# FIND THE DIFFERENCES

FIND 10 DIFFERENCES



DIFFERENCES: 1. PURPLE MACARON 2. DIAL NEEDLE 3. COOKIE 4. CAKE EXPRESSION 5. STEAM 6. LEVERS 7. CAKE ICING 8. VALVE 9. SIGN 10. SWITCH HANDLE.

**The following is a list of eligible expenses. For more detailed information, see IRS Publication 502.**

Acupuncture  
Alcoholism treatment  
Allergy shots and testing  
Ambulance (ground or air)  
Artificial limbs  
Blind services and equipment  
Car controls for handicapped\*  
Chiropractor services  
Coinsurance and deductibles  
Contact lenses  
Crutches, wheelchairs, walkers  
Dental treatment  
Dentures  
Diagnostic tests  
Doctor's fees  
Drug addiction treatment & facilities  
Drugs (prescription)  
Eye examinations and eyeglasses  
Home health and/or hospice care

Hospital services  
Insulin  
Laboratory fees  
LASIK eye surgery  
Medical alert (bracelet, necklace)  
Medical monitoring and testing devices\*  
Nursing services  
Obstetrical expenses  
Occlusal guards  
Operations and surgeries (legal)  
Optometrists  
Orthodontia  
Orthopedic services  
Osteopaths  
Oxygen/oxygen equipment  
Physical exams  
Physical therapy

Psychiatric care (psychologists, psychotherapists)  
Radial keratotomy  
Schools (special, relief, or handicapped)  
Sexual dysfunction treatment  
Smoking cessation programs  
Surgical fees  
Television or telephone for the hearing impaired  
Therapy treatments\*  
Transportation (essentially and primarily for medical care; limits apply)  
Vaccinations  
Vitamins\*  
Weight loss programs\*  
X-rays

## FSA Eligible Expenses

### OTC Medications and Products

Acne medications & treatments  
Allergy & sinus, cold, flu & cough remedies  
Antacids & acid controllers  
Antibiotic & antiseptic sprays, creams & ointments  
Anti-diarrheals  
Anti-fungals  
Anti-gas & stomach remedies  
Anti-itch & insect bite remedies  
Anti-parasitics  
Digestive aids  
Baby care (diaper rash ointments, teething gel, rehydration fluids, etc.)  
Bandages and bandaids  
Breast pumps for nursing mothers  
Braces & supports

Contact lens solution  
Contraceptives (condoms, gels, foams, suppositories, etc.)  
CPAP equipment & supplies  
Diabetic testing supplies/equipment  
Durable medical equipment (power chairs, walkers, wheelchairs, etc.)  
Eczema & psoriasis remedies  
Eye drops, ear drops, nasal sprays  
First aid kits  
Hemorrhoidal preparations  
Home diagnostic (pregnancy tests, ovulation kits, thermometers, blood pressure monitors, etc.)

Hydrogen peroxide, rubbing alcohol  
Laxatives  
Medicated bandaids & dressings  
Menstrual care products  
Motion sickness remedies  
Nicotine patches and medications, smoking cessation aids  
OTC varieties of Insulin  
Pain relievers (aspirin, ibuprofen, acetaminophen, naproxen, etc.)  
Personal Protective Equipment (PPE) for COVID-19  
Reading glasses  
Sleep aids & sedatives  
Wart removal remedies, corn patches



For more Adventures of Captain Contributor, and to learn how you can make the most of your hard earned dollars, ask your third party administrator about FSA, DCAP, and HSA accounts.

Visit [captaincontributor.com](http://captaincontributor.com) for more adventures, or follow him on social media:



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## CAPTAIN CONTRIBUTOR™ THE MASK



You too can be daring,  
handsome, and corny!  
You can swap jokes  
with your dad.

## SNEEZING POWDER

This stuff will have them sneezing for hours! Powerful! Just a pinch in the air can send an entire room into sneezing fits. Try some out on your neighbor's kid TODAY! **ACHOO!**



## TRICK GUM

Looks like real gum,  
but turns people  
into **pickles!** Your  
siblings will never  
trust you again.



## INVISIBLE HELMET

Protect your head and keep your new do looking great with an invisible helmet! May not be safety-approved; check local and state laws.



## FREEZE YOUR FRIENDS



Are your friends too fast? Too smart? Too loud? Freeze them in place with **NOBENEFTY!**

## NOBENEFTY KIT

## ROCKET JETPACK



It's a bird! It's a plane! It's...YOU with your own rocket jetpack! Be sure to wear your invisible helmet when flying.

## GIANT ANT FARM



This wall-sized GIANT ANT FARM will be the toast of your town! Watch the little giants dig their tunnels, it's miles of fun!

## BUILD YOUR OWN SPACESHIP KIT

Now you can vacation in space!



Ever want to get away from your daily responsibilities? Build your own spaceship and fly to the moon! In just 25 easy payments of \$9.99, you'll be on your way, space ranger.

\*Uranium fuel-rods not included. Get your parents' permission.

## TRUE or FALSE

**DIABETIC SUPPLIES,  
LIKE INSULIN, ARE  
FSA-ELIGIBLE.**

True  
Answer:

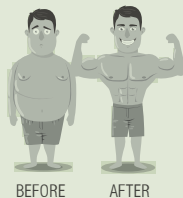
## THANKS FOR READING!

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v111623

## GET A CAPTAIN CONTRIBUTOR BODY in just 7 days!



Become a lean, mean,  
benefits knowledge  
machine in just 7 days.  
Results may vary.

None of this is actually  
for sale. Surely you  
realize it's simply for  
entertainment purposes.

**DataPath**   
Administrative Services

### Customer Service

Toll-Free 877-685-0655  
[benefits@datapathadmin.com](mailto:benefits@datapathadmin.com)  
[datapathadmin.com](http://datapathadmin.com)  
PO Box 55068  
Little Rock, AR 72215