

## 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 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 pages 6-7 for a list of qualified medical expenses. Contact your Benefits Representative for more details.



Administrative Services

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16



13 2. LIQUID TO CLEAN CONTACT LENSES 3. TAKEN BY A PREGNANT WOMAN FOR THE CHILD'S 14 DEVELOPMENT 4, 2,5 MONTHS AFTER THE YEAR ENDS WHEN REMAINING FSA FUNDS CAN BE LISED 7. A PERSON WHO 15 HAS DIABETES 8. A BLIND PERSON'S HELPER 9. A VACCINE LISUALLY GIVEN

IN FALL OR WINTER

10. TYPE OF SUPPLY KIT FOR EMERGENCIES 12. A TEST FOR YOUR PEEPERS

## **CC ETSODE** SENIOR PRESCRIPTION PROBLEMS



## **FSA Eligible Expenses**



#### 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

## **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













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## TRIVIA

Which of these is NOT an FSA eligible expense?

- A. Ambulance
- B. Teeth whitening
- C. Pregnancy test kit
- D. Wheelchair

Answer: B. Teeth whitening



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!

#### **THANKS FOR READING!**

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carnivorous plant! It's a natural deterrent to pests, and a great conversation piece. You'll be entertained for several seconds!

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