



FSA



UnitedHealthcare

# FLEXIBLE SPENDING ACCOUNT

Pay for care. Keep more of your money.



Visit [welcometouhc.com](http://welcometouhc.com)

- Estimate tax savings
- See a list of common eligible expenses
- Learn about [myuhc.com](http://myuhc.com)<sup>®</sup> and more

Remember, you must re-enroll in an FSA each year.

## Pay for health care and/or dependent care expenses.

A flexible spending account (FSA) is a special account that lets you set aside money, before it is taxed, to help pay for eligible health care and/or dependent care expenses.

**Sign up for a health care FSA** to pay for eligible health care expenses, which include many medical, pharmacy, dental and vision services and supplies.

**Sign up for a dependent care FSA** to pay for eligible dependent care expenses. This can include day care and elder care services and programs.

## Keep more of your money.

You save 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.

## Turn the page to:

- ▶ Learn how the FSA works
- ▶ See an example of tax savings
- ▶ See a list of eligible expenses



## HOW THE FSA WORKS

### Health care FSA contributions are limited.

The IRS limits the amount you can put into a **health care FSA** each year. The most you can put into a health care FSA is \$2,500. The most you can put into a dependent care FSA is \$5,000. Your employer may also set limits. See your benefit documents for more information.

### 1 Decide how much money you want to put into your FSA.

Not sure how much to put into your FSA? Use the FSA Savings Calculator on [welcometouhc.com](http://welcometouhc.com).

### 2 Money is taken from your paycheck, before taxes.

When the plan year begins, money is taken out of your paycheck before federal, state or Social Security taxes are taken out. The money is placed into your FSA.

### 3 Use your FSA to pay for eligible expenses.

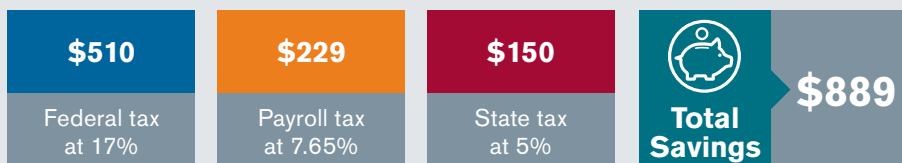
The entire amount of your health care FSA is available the first day of the plan year. You don't have to wait until the money is in the account.

If you sign up for a dependent care FSA, money must be in your FSA to be able to use it.

## THE GONZALES FAMILY WILL SAVE \$889.



The Gonzales family puts \$2,000 in a health care FSA to pay for doctor visits, prescriptions and eyeglasses. They also put \$1,000 in a dependent care FSA to pay for day care. This is a total of \$3,000. See their savings.



This is an example. Your actual savings may vary depending on your income tax rate, whether you pay state income taxes, and other factors.

## MAKING IT EASY TO USE THE FSA

### Automatic payment (health care FSA only):<sup>1,2</sup>

If a service is covered by your health plan, we can automatically pay the bill (claim) from your FSA so you don't have to.

### Online claim form:

Easily submit your claims on [myuhc.com](http://myuhc.com)<sup>®</sup> to ask for reimbursement from your FSA. A reimbursement is a payment back to you for services you've already paid for.

### Direct deposit:

Don't wait for a check in the mail. We can reimburse your money directly into your personal bank account.

<sup>1</sup> May not be available to some members. Please see your FSA benefit documents.

<sup>2</sup> Will not work for non-network services and dependent care FSA services.

## ELIGIBLE EXPENSES

Here is a list of some of the eligible expenses that you can pay for with your FSA(s). See your benefit documents or visit [irs.gov](http://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
- ▶ Dental services like cleanings, fillings, X-rays and braces
- ▶ Doctor visits, X-rays and lab work
- ▶ Hearing aids and batteries
- ▶ Health plan deductible, co-insurance and co-payments
- ▶ Lasik eye surgery
- ▶ Over-the-counter medicines (must be prescribed)
- ▶ Prescriptions (retail and mail)
- ▶ Sunscreen (SPF 30 or higher) and may require a prescription)
- ▶ Surgery, excluding cosmetic surgery
- ▶ Vision services like exams, eyeglasses, frames and contact lenses

### 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

## HELPFUL ONLINE TOOLS

### Health Care Lane®



Meet Alex, the accountant, and stop by the Sunny Day Child Care center to learn more about FSAs. Visit [healthcarelane.com](http://healthcarelane.com).

### Just Plain Clear™ English and Spanish Glossary

Thousands of health and insurance terms are defined in plain, clear language at [justplainclear.com](http://justplainclear.com).

### UHC.TV<sup>SM</sup>

UHC TV is an internet TV network with you in mind. Tune in for short, original videos about good health and living well. Visit [UHC.tv](http://UHC.tv).



### The “use it or lose it” rule

In most cases, if you don't spend your FSA dollars by the end of the plan year, you may lose that money. Most people are able to spend the money they set aside. Your employer may give you more time to spend your money (called a “grace period”), or may let you carry money over to next year.

See your benefit documents for more details.

# Take charge of your FSA

with myuhc.com® and the  
UnitedHealthcare Health4Me™  
mobile app.



Health4Me



## myuhc.com®

### SEARCH

Search for network doctors.

### SUBMIT\*

Submit your claims using the  
online claim form

### ESTIMATE

Estimate health care costs.

### TRACK

Track account balances and  
health spending.

### PAY\*

Pay health care bills quickly.

### DEPOSIT\*

Turn on direct deposit for fast  
reimbursements.

\*only available on myuhc.com



**Visit [welcometouhc.com](http://welcometouhc.com) to  
learn more.**

Before you enroll, take some time to:

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



UnitedHealthcare®

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates. A flexible spending account is not insurance.

**Information for individuals residing in the state of Louisiana or have policies issued in Louisiana:** Health care services may be provided to you at a network health care facility by facility-based physicians who are not in your health plan. You may be responsible for payment of all or part of these fees for those non-network services, in addition to applicable amounts due for copayments, co-insurance, deductibles, and non-covered services. Specific information about network and non-network facility-based physicians can be found at [myuhc.com](http://myuhc.com) or by calling the toll-free Customer Care telephone number that appears on the back of your health plan ID card.

MasterCard® is a registered trademark of MasterCard Worldwide. This card is issued by Optum Bank<sup>SM</sup> pursuant to license by MasterCard® International.