

Flexible Spending Accounts (FSA)

HEALTH CARE FSA

You can contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of \$2,850.* Your full contribution is available at the start of the plan year to pay for eligible health care expenses. It covers you, your spouse and/or your tax dependents for:

- Copays, coinsurance and deductibles
- Dental expenses like orthodontia, crowns and bridges
- Vision expenses like LASIK eye surgery, glasses and contacts
- Prescription drugs and over-the-counter (OTC) items

DEPENDENT CARE FSA

You can contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of \$5,000.* Funds are for your dependent(s) age 12 or younger or a spouse or dependent incapable of self-care. This FSA pays for eligible child and adult care expenses, such as day care, preschool and nursery school, in-home aid, and more.

Pay with ease

Here's how easy it is to pay for your eligible expenses:

- Use the PayFlex Card®, your account debit card: When you use the PayFlex Card, your expense is automatically paid from your FSA. Check your plan details to confirm what expense types are available on your card.
- Pay yourself back: Pay for eligible expenses with cash, a check or your personal credit card. Then, submit a claim to pay yourself back. To save time, have your claims payment deposited directly into your checking or savings account.
- Pay your provider: Use the PayFlex® online feature to pay your provider directly from your account.

Don't forget these helpful FSA tips:

- Save your itemized statements and detailed receipts.
- View the IRS contribution limits and a list of common eligible expense items on the PayFlex® member website.

- FSAs have a use-it-or-lose-it rule. This means you'll lose any unused funds at the end of the plan year. Check your plan details to confirm how it works.
 - The run-out period gives you extra time to submit claims to pay yourself back.
 - If your plan has a grace period,* you'll have additional days to use your funds.
- You can change your contribution if you have a change in status,** such as your marital or employment status, your number of tax dependents, etc.

Specific to a dependent care FSA: You must be working to use your dependent care funds. If you're married, your spouse must either be working, looking for work, a full-time student or incapable of self-care. You can change your contribution if there's a change in your provider or a change in the cost for a provider.

* These limits are subject to change, and some employers may set a lower limit. Please check your plan details for how much you can contribute.

** You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details about your plan.

