

Flexible Spending Accounts (FSAs)



An FSA is designed to help you:

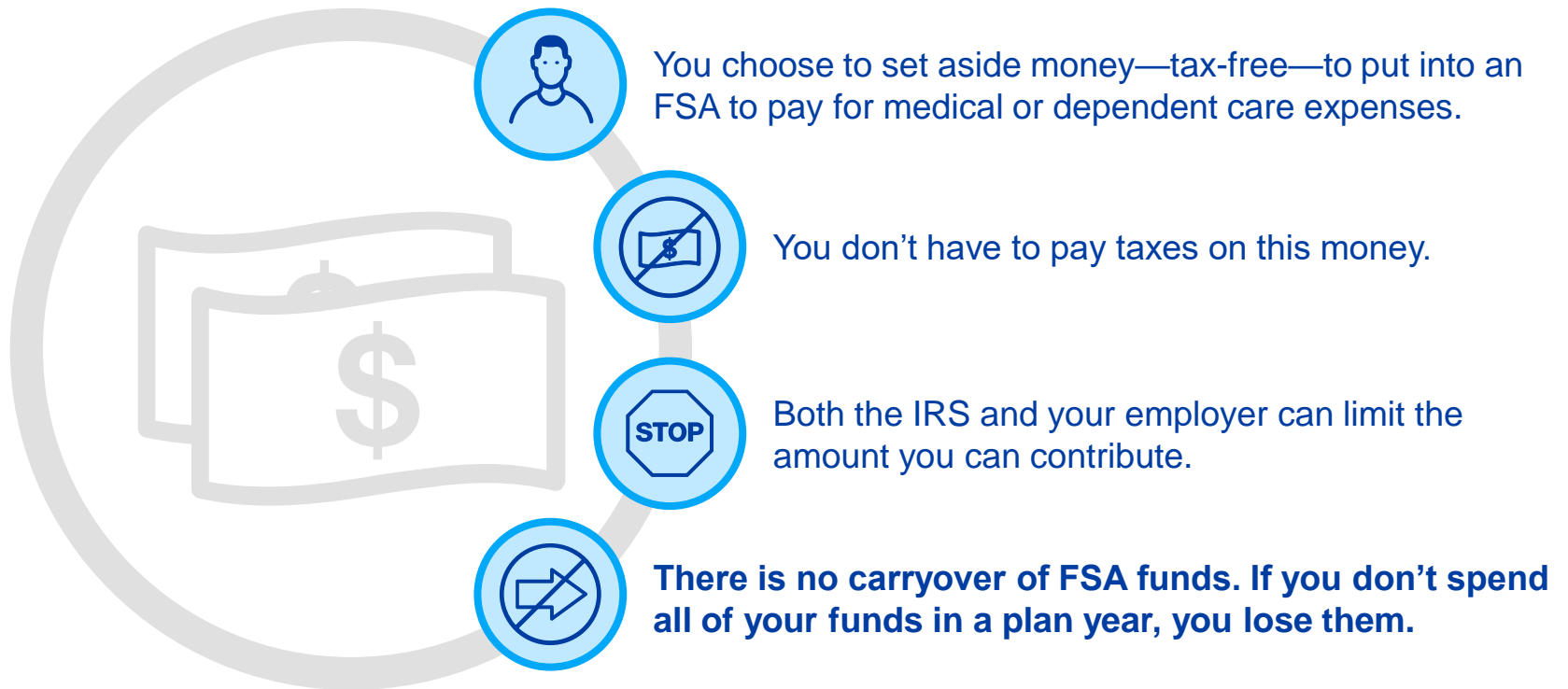


**Pay for care and services
that may not be covered
by other benefits.**



**Save money by paying
less in taxes.**

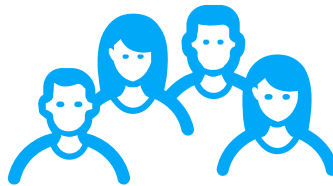
Understanding FSAs.



The different types of FSAs available to you include:



Health care FSAs, which let you set aside money to pay for eligible health care expenses.



Dependent care FSAs, which let you set aside money to pay for eligible dependent care expenses.



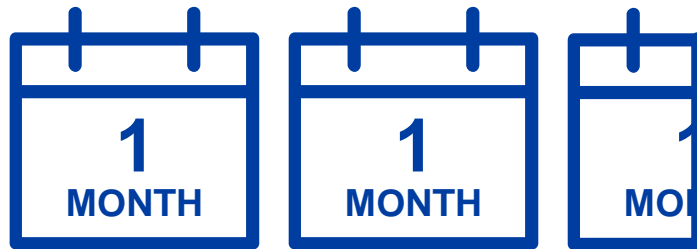
Limited-purpose FSAs, which let you set aside money to pay or reimburse yourself for eligible **dental and vision expenses.**

How FSAs work.



- 1** Estimate your expenses for the year and decide how much you want to set aside in your FSA.
- 2** Enroll when you enroll in your benefits. **You must re-enroll each year.**
- 3** Money will be set aside into your FSA from each paycheck after the plan year starts. You pay no taxes on that amount.
- 4** As you pay for eligible expenses, you reimburse yourself from your FSA.

FSA's “use it or lose it” rule.








You have a **“grace period”** that gives you 2½ more months to spend and submit for reimbursement.

This grace period ends on 3/15/2021 and runs out the end of March 2021. Which means you have until the end of March to submit the claims for 2020 DOS and use the Grace Period funds.

Health care FSA.

For 2021, you can set aside \$2,750.

Use it for medical, dental and vision expenses such as:

-  Doctor visits and procedures, including copayments, coinsurance and deductibles.
-  Eyeglasses, contact lenses and vision exams.
-  Dental treatments, including X-rays, cleanings, fillings and orthodontic treatment.
-  Covered prescriptions.
-  Over-the-counter (OTC) supplies and equipment, such as insulin.

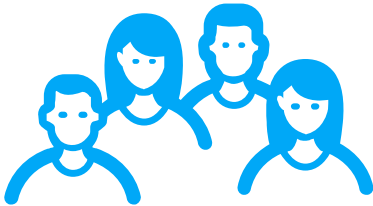


OTC medicines and drugs require a valid prescription.

Keep your receipts!



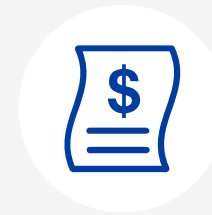
Dependent care FSA.



Use a dependent care FSA for:

- Before- and after-school programs, including extended care.
- Babysitter expenses.
- Child care, nanny or au pair costs.
- Nursery school, pre-school.
- Adult day care.
- Elder care.
- Travel costs to and from eligible care if provided by your care provider.

Keep your receipts!



In 2021, you can set aside:

\$2,500 if married and filing separately,




OR

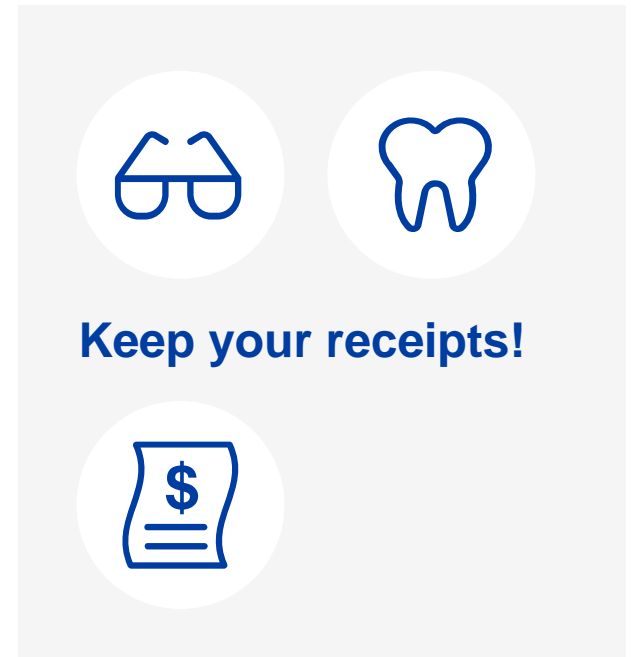
\$5,000 if a married couple filing jointly

No Carryover allowed.

Limited-purpose FSA.

You can set aside \$2,750 for 2021.

-  Must be enrolled in a high-deductible health plan or health savings account (HSA)-eligible plan.
-  Can only be used for eligible **dental** and **vision** expenses.
-  May be allowed for eligible dependent care expenses.



More reasons to have an FSA.



All health care FSA dollars are available the first day.

You can use a dependent care FSA as soon as money is available in the account.



Health care FSAs can help pay for hundreds of expenses.

Some surprising examples: laser eye surgery, stop-smoking programs and acupuncture.



Eligible expenses are paid automatically from the FSA.



You can submit and pay bills online at myuhc.com[®].



Get your money faster with direct deposit.

Health Care Spending Card



Your FSA will come with the Health Care Spending Card to make paying easier.

- ✓ No reimbursement forms to submit.
- ✓ Most grocery stores and pharmacies can identify eligible expenses on receipts.

