Welcome to your **Flexible Spending Account**

You are already paying less in taxes.

By enrolling in a health care flexible spending account (FSA) and/or dependent care FSA, you made a choice to set aside money, before it is taxed, to pay for eligible health [and dependent] care expenses. The amount you will save in taxes depends on how much money you chose to set aside and the percentage you usually pay in taxes.

How an FSA works

1. Money is set aside from each of your paychecks before federal, state or Social Security taxes are taken out. The money is then placed into your FSA.
2. When you have eligible expenses, you can use the money you've set aside in your FSA to pay the cost. And if you've paid the expense out of your pocket, you can reimburse yourself from your FSA.

Your health care FSA dollars are available the first day.

There's no waiting. The entire amount you elected to set aside is available to you on the first day of the plan year. The dependent care FSA works differently. You can only use dependent care FSA dollars as money becomes available in the account.

Have questions about your FSA?

Call Customer Care using the number on the back of your health plan ID card.

Tips for when you call:

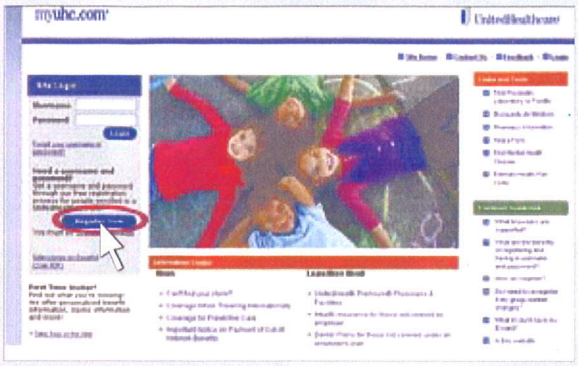
- When prompted, say "FSA" or "financial accounts."
- If you don't have a health plan ID card, say "I don't have it." You'll then be asked for your Social Security Number.

UnitedHealthcare®

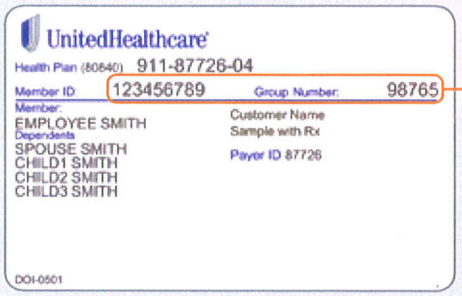
Make the most of your FSA with myuhc.com®

How to register

1



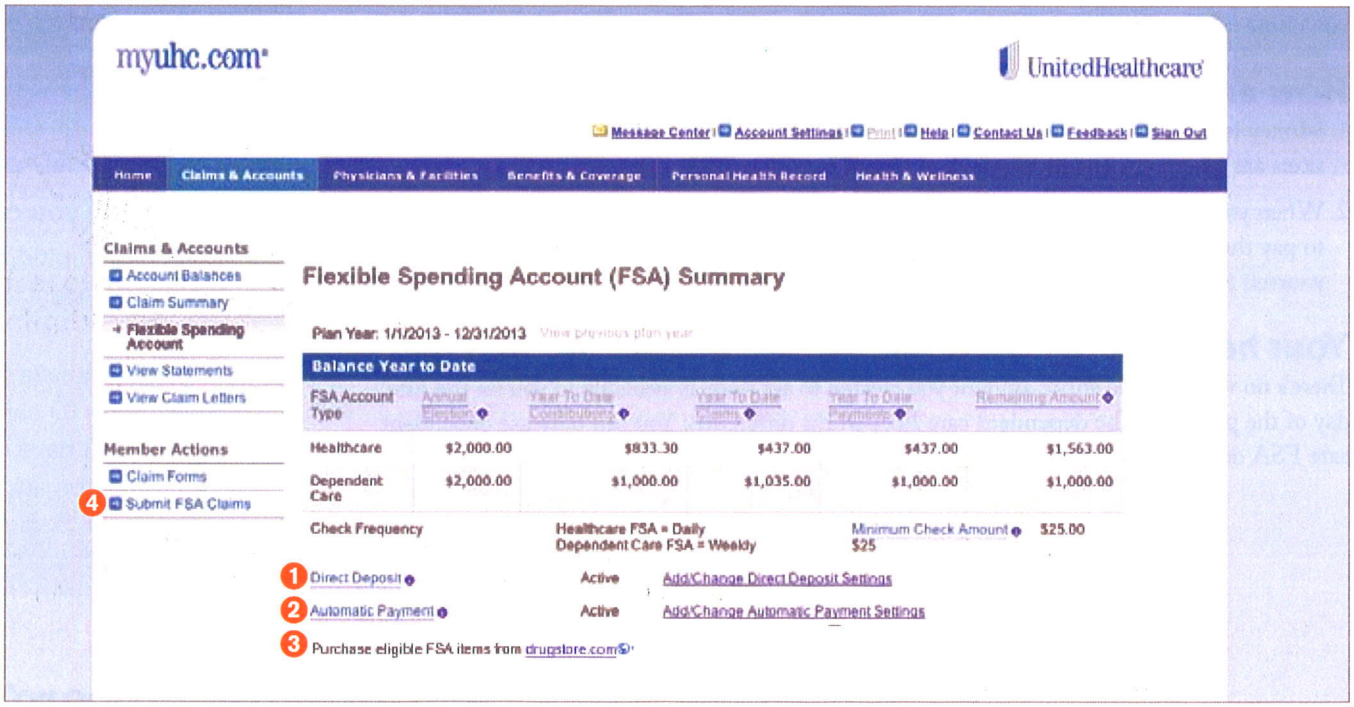
Front of a sample ID card



2

View your FSA balance and more.

We've highlighted some helpful features on myuhc.com that will help you manage your FSA. To learn more about each feature, look for the matching number on the next page.



This image is for illustration purposes only. You will see different balance information depending on your FSA.

1 Turn on direct deposit to get your money faster.

Don't wait for a reimbursement check in the mail. With direct deposit, your money will be reimbursed from your FSA directly into your personal checking or savings account. You get your money back sooner and it's good for the environment. Turn on direct deposit today.

2 Have expenses paid automatically.*

Your FSA has an automatic payment feature. If we receive a claim from a network doctor or hospital and you owe payment, we will automatically pay it from your FSA. If you pay for any eligible expenses upfront, we will automatically reimburse you from your FSA. That means no paper claim forms.

3 Shop online with drugstore.com.

Use **drugstore.com** to conveniently purchase eligible expenses. You must have a prescription to be able to purchase over-the-counter (OTC) medicines or drugs using your FSA.

4 Submit your expenses (claims) online.

Easily submit your eligible health and dependent care expenses using the online claim submission tool. You can even submit multiple expenses for different members of the family all at once.

If you like, you can still submit a paper claim form, but your reimbursement may take longer.

Estimate tax savings and look up eligible expenses.

Use the FSA Savings Calculator on myuhc.com to estimate your tax savings, and view a list of common eligible expenses. Check your benefit plan documents to see what expenses are eligible under your plan.

Your FSA has two important deadlines.

Receiving and purchasing eligible expenses/services

You have until **the end of the plan year**, to receive services or purchase expenses if you wish to pay or be reimbursed for them with your FSA. After that, any money you have not spent will be lost. This is the "use it or lose it" rule.

Submitting claims for payment and reimbursment

You may have extra time to submit your eligible expenses (claims) so they can be paid for or reimbursed from your FSA. You can only submit claims that took place during the plan year. See your FSA benefit documents for details.

*Automatic payment will not work for non-network services and dependent care FSA expenses.

Use a health care FSA for expenses like these.

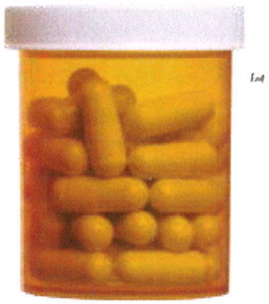
You can pay for hundreds of medical, pharmacy, dental and vision expenses. The IRS decides which expenses can be paid from an FSA and can modify the list at any time. Your employer may also limit coverage on certain expenses so be sure to review your FSA benefit information. **This is not a complete list.**

- Acupuncture
- Ambulance
- Artificial teeth
- Blood sugar test kits for diabetics
- Breast pumps and lactation supplies
- Chiropractor
- Contact lenses and solutions
- Crutches
- Dental treatments including X-rays, cleanings, fillings, braces, and tooth removals
- Doctor's office visits and procedures
- Drug addiction treatment
- Drug prescriptions
- Eyeglasses and vision exams
- Fertility treatment
- Hearing aids and batteries
- Hospital services
- Insulin
- Laboratory fees
- Laser eye surgery
- Over-the-counter medicines and drugs **if prescribed**
- Physical therapy
- Speech therapy
- Stop-smoking programs (including nicotine gum or patches, if prescribed)
- Sunscreen (SPF 30 or higher)
- Surgery, excluding cosmetic surgery

Over-the-counter medicines and drugs (when prescribed)

Over-the-counter medicines and drugs may only be eligible if you have a valid prescription. **This is not a complete list.**

- Acid controllers
- Acne medicine
- Aids for indigestion
- Allergy and sinus medicine
- Antidiarrheal medicine
- Baby rash ointment
- Cold and flu medicine
- Eye drops
- Feminine antifungal or anti-itch products
- Hemorrhoid treatment
- Laxatives or stool softeners
- Lice treatments
- Motion sickness medicines
- Nasal sprays or drops
- Ointments for cuts, burns or rashes
- Pain relievers, such as aspirin or ibuprofen
- Sleep aids
- Stomach remedies



You can find a list of eligible expenses on **myuhc.com** and at **irs.gov**. Most major grocery, department, retail and drug stores can identify at the cash register what supplies are eligible. However, this does not guarantee they will be eligible under your specific FSA. Review your FSA benefit information to learn which expenses will be eligible.

These expenses are not eligible

Here are some common services and expenses that are not eligible. This is not a complete list.

- Aromatherapy
- Baby bottles and cups
- Baby oil
- Baby wipes
- Breast enhancements
- Cosmetics
- Cotton swabs
- Dental floss
- Deodorants
- Feminine care
- Hair regrowth
- Low-calorie foods
- Mouthwash
- Petroleum jelly
- Shampoo and conditioner
- Skin care
- Spa salts
- Sun-tanning products
- Toothbrushes

Use a dependent care FSA for expenses like these.

The dependent care FSA can help you pay and save for a number of different child and elder care expenses.
This is not a complete list.

Eligible child care expenses

- Before and after school programs, including extended care programs
- Babysitter (work-related, in your home or someone else's home; cannot be a tax dependent)
- Child care
- Nanny or Au Pair
- Nursery school
- Preschool
- Sick child care
- Summer day camp
- Transportation to and from eligible care (provided by your care provider)

These expenses are not eligible

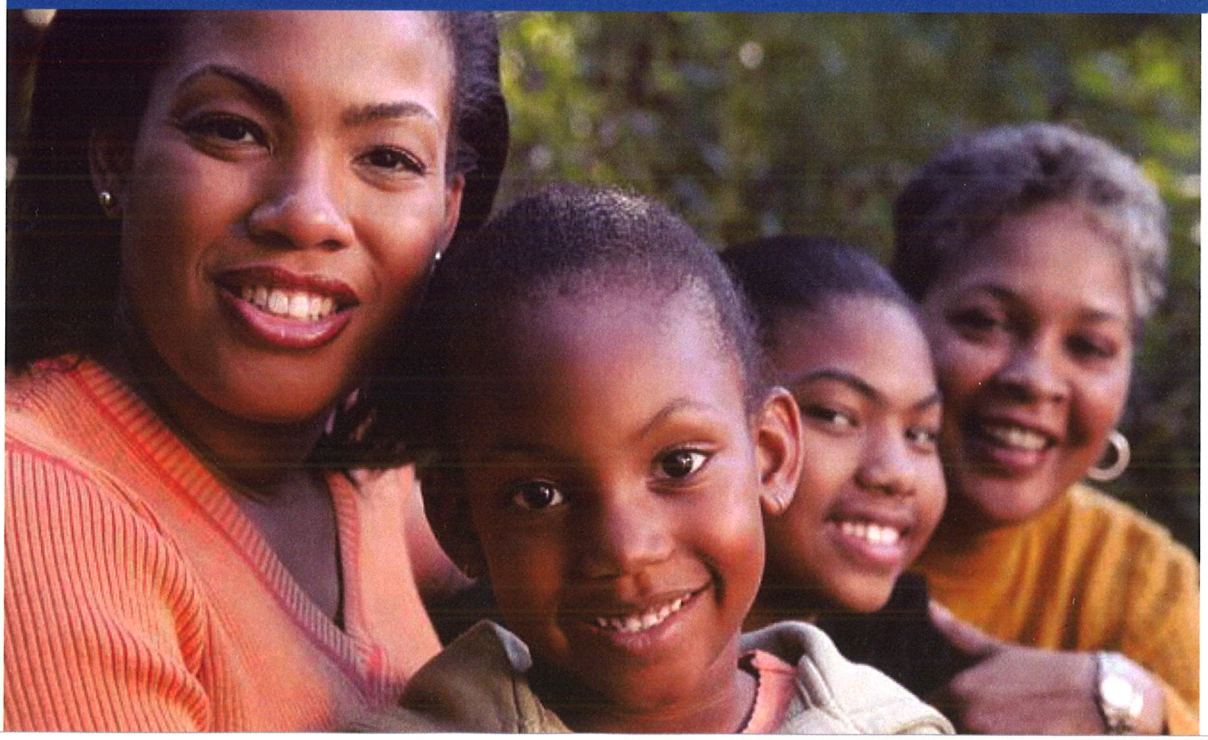
- Dance Lessons
- Field trips
- Housekeeper or maid
- Language classes
- Meals, food or snacks
- Medical care
- Piano lessons
- School tuition
- Tutoring

Eligible elder care expenses

- Adult day care center
- Custodial elder care (work-related)
- Elder care (while you work, to enable you to work or look for work)
- Elder care (in your home or someone else's)
- Senior day care
- Transportation to and from eligible care (provided by your care provider)

These expenses are not eligible

- Day nursing care
- Nursing home care
- Medical care



Get answers to your FSA questions.

Q. When can I use the money in my FSA?

A. The entire amount of your health care FSA is available the first day of the plan year. If you need to pay for or be reimbursed for eligible expenses, you don't need to wait for money to be put into the account. The dependent care FSA works a little differently. Money must be in your FSA before you can be reimbursed.

Q. If there is unused money in my FSA at the end of the year, do I get to keep it?

A. No. According to the Internal Revenue Service's (IRS) "use it or lose it" rule, if you do not use all the money in your FSA by the end of the plan year, you will lose the unused balance. See your FSA benefit documents for details.

Q. Can I change my election or stop contributing money into my FSA at any time throughout the year?

A. Federal regulations state that once you have made your election, you cannot change your decision throughout the year unless you have a valid life status change event, such as the birth of a child, marriage or divorce, etc. Your employer can provide you with a list of family status changes that allow you to change your contribution.

Q. Where can I find a list of eligible and ineligible expenses for reimbursement?

A. A list of common eligible and ineligible expenses is available on **myuhc.com**. Go to *Claims & Accounts*. The IRS and your employer may modify the list of eligible expenses from time to time. If you are unsure if an expense is eligible, you can call Customer Care using the number on the back of your ID card.

Q. How do I get reimbursed from my FSA? How long does it take?

A. There are different ways you can be reimbursed. The time it takes to be reimbursed will depend on which option you use.

Automatic payment: All eligible health care purchases can be automatically reimbursed from your FSA, so you don't have to complete and submit a paper claim form. Automatic payment also makes sure that claims are not mistakenly paid twice.

Online claim submission: You can submit expenses and receipts online at **myuhc.com**. You can even submit claims for multiple members of the family all at once, including expenses for multiple members of your family all at one time.

Paper claim forms: These forms are available on **myuhc.com**. Just mail or fax the claim form to the address listed on the form. You will be mailed a check. Or, you can sign up for direct deposit on **myuhc.com** and have your reimbursements deposited directly into your checking or savings account.

Q. Can I be reimbursed for claims that took place in a prior year?

A. No. The IRS only allows you to be reimbursed from your FSA for services received during the plan year. For example, you cannot use 2014 FSA dollars to pay for claims that took place in 2013.

Q. How do I know an FSA claim has been processed?

A. FSA claim reimbursement forms submitted by fax or mail are processed within 10 business days.

Once your claim is processed, you should receive an email notification to the email address you used to register on **myuhc.com**. The email will inform you that a new claim and Explanation of Benefits (EOB) is available to view and has been processed.

Q. What happens if I submit a claim for an amount greater than what I have contributed to my FSA so far this year?

A. *For health care FSA:* When you submit a claim for an eligible expense, you can be reimbursed up to the entire amount of your FSA, regardless of the amount of money that has been set aside into your account at that time.

For dependent care FSA: If your dependent care FSA balance is less than the amount of your claim, you will only be reimbursed money that is available in your account at that time. The remainder will be reimbursed once your future contributions are deposited into your FSA. For example, if you submitted $500 for reimbursement, but only have $300 in your account at that time, you will only be reimbursed $300. You will receive the remaining $200 as funds become available.

Q. Can I transfer money from a health care FSA to a dependent care FSA or vice versa?

A. No. IRS regulations requires that a health care FSA and dependent care FSA must be treated as two separate accounts.

Q. Can I use a dependent care FSA for elder care?

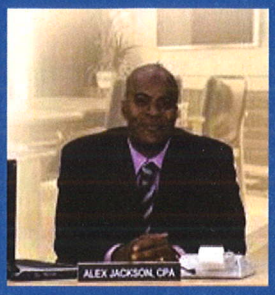
A. Yes. You can use the FSA for eligible elder care expenses so that you or your spouse can work if you are responsible for at least 50 percent of the support of an elder parent, or any person living with you who is unable to physically or mentally care for themselves. This person should be listed on your income tax statement as a legal dependent. You also can use the FSA if the elder care is needed because you work and your spouse is a full-time student.

Q. If I have someone caring for my children in my home instead of at a daycare facility, do these expenses qualify for reimbursement from a dependent care FSA?

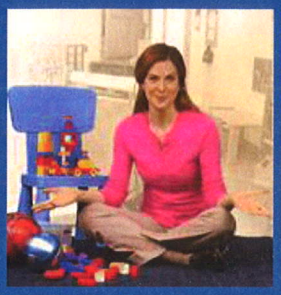
A. You can include wages paid to a babysitter in or outside your home if the services are necessary in order for you, or you and your spouse, to work. Expenses also will qualify for a dependent care FSA if you work and your spouse is a full-time student. However, these services are not covered if the babysitter is someone you declare as a dependent.

If you choose to have eligible dependent care services reimbursed by your FSA, they cannot be claimed for a dependent care tax credit on your federal income tax return. Consult a tax advisor for more information.

Learn more about FSAs at Health Care Lane®. (healthcarelane.com)



Visit Alex, the accountant, to learn about a health care FSA.



Check in with Charlotte to learn about a dependent care FSA.

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