

THE ADVENTURES OF

CAPTAIN CONTRIBUTOR™



IN THIS ISSUE

THE CLOCK IS TICKING ON THIS PRESCRIPTION REFILL!

PRESCRIPTION PROBLEMS

AND

MY CANDY CRAVING IS CAUSING CAVITIES!

DENTAL DILEMMA



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.

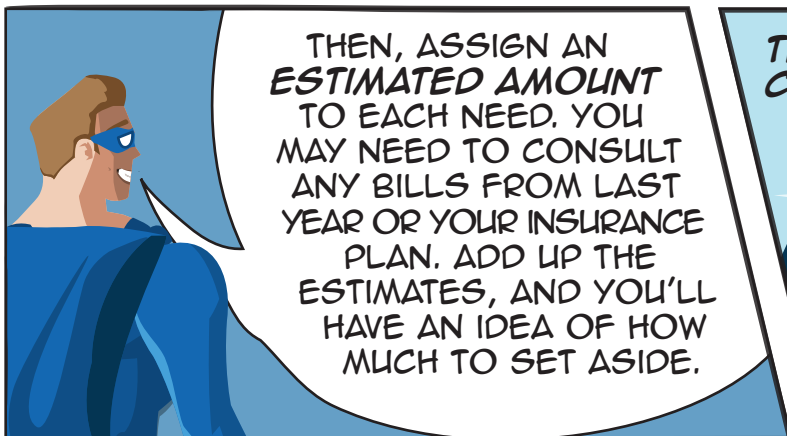
Eligible Expenses

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



Customer Service
Toll-Free 877-685-0655
benefits@beneliance.com
beneliance.com
PO Box 55068
Little Rock, AR 72215

CC EPISODE 1: SET-ASIDE SELFIES



WORDFIND

CIRCLE THE FOLLOWING:

BRACES

FAMILY

HEARING AIDS

HOME CARE

INSULIN

LAB FEES

MEDICARE D

ORGAN (TRANSPLANT)

USE IT OR LOSE IT

WHEELCHAIR

P	O	W	B	A	M	B	O	O	M	Z	A	P
A	R	H	B	N	E	L	U	G	E	Y	U	M
A	M	E	D	I	C	A	R	E	D	Q	H	J
N	Y	E	O	L	L	B	D	V	K	C	O	L
F	E	L	I	T	B	F	A	M	I	L	Y	O
O	A	C	R	J	A	E	C	Z	B	E	H	E
R	H	H	U	A	F	E	O	L	P	W	E	T
G	Z	A	I	R	Y	S	U	K	H	B	A	E
A	B	I	N	S	U	L	I	N	B	V	R	Y
N	T	R	M	B	G	A	N	Y	R	H	I	Q
M	K	X	O	A	W	E	S	O	A	V	N	W
Y	I	P	N	O	Q	L	U	W	C	B	G	E
E	R	U	H	E	M	K	G	M	E	M	A	R
U	S	E	I	T	O	R	L	O	S	E	I	T
R	A	E	J	A	K	F	X	C	A	K	D	Y
H	O	M	E	C	A	R	E	S	P	O	S	E

CROSSWORD

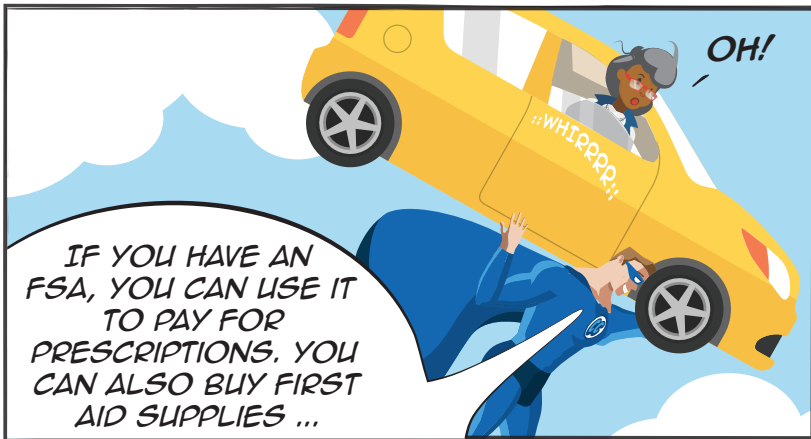
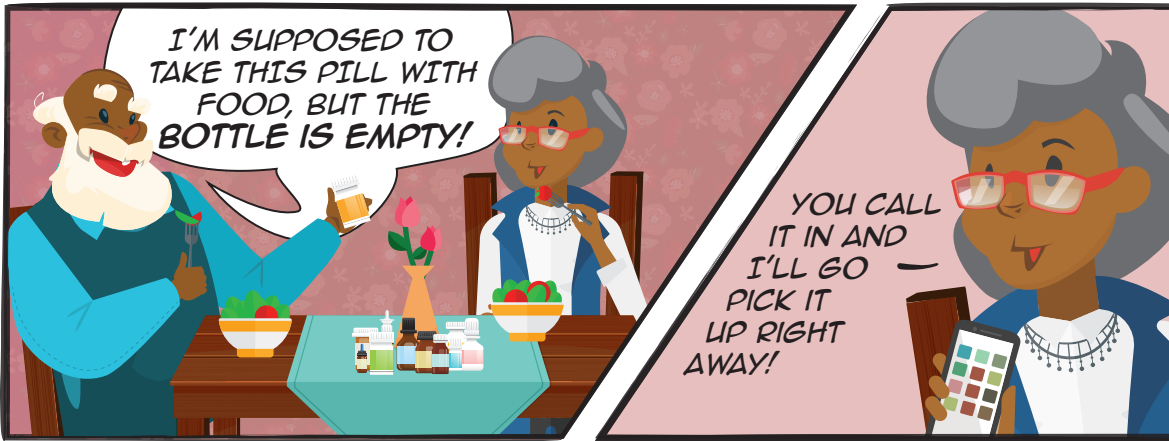
ACROSS

1. WORN TO IMPROVE VISION
5. SKELETAL PICTURE
6. WALKING AID
11. A REPLACEMENT FOR PEARLY WHITES
13. A SKIN AFFLICTION, ESPECIALLY FOR TEENAGERS
14. USED TO PREVENT PREGNANCY
15. USED TO TREAT HEARTBURN
16. PREVENTS CHAPPED LIPS

DOWN

2. LIQUID TO CLEAN CONTACT LENSES
3. TAKEN BY A PREGNANT WOMAN FOR THE CHILD'S DEVELOPMENT
4. 2.5 MONTHS AFTER THE YEAR ENDS WHEN REMAINING FSA FUNDS CAN BE USED
7. A PERSON WHO HAS DIABETES
8. A BLIND PERSON'S HELPER
9. A VACCINE USUALLY GIVEN IN FALL OR WINTER
10. TYPE OF SUPPLY KIT FOR EMERGENCIES
12. A TEST FOR YOUR PEEPERS

CG EPISODE 2: SENIOR PRESCRIPTION PROBLEMS



FSA Eligible Expenses



The following is a list of eligible expenses. For more detailed information, see IRS Publication 502.

- | | | |
|---------------------------------------|-----------------------------------------|---------------------------------------------------------------------------|
| Acupuncture | Hospital services | Psychiatric care (psychologists, psychotherapists) |
| Alcoholism treatment | Insulin | Radial keratotomy |
| Allergy shots and testing | Laboratory fees | Schools (special, relief, or handicapped) |
| Ambulance (ground or air) | LASIK eye surgery | Sexual dysfunction treatment |
| Artificial limbs | Medical alert (bracelet, necklace) | Smoking cessation programs |
| Blind services and equipment | Medical monitoring and testing devices* | Surgical fees |
| Car controls for handicapped* | Nursing services | Television or telephone for the hearing impaired |
| Chiropractor services | Obstetrical expenses | Therapy treatments* |
| Coinsurance and deductibles | Occlusal guards | Transportation (essentially and primarily for medical care; limits apply) |
| Contact lenses | Operations and surgeries (legal) | Vaccinations |
| Crutches, wheelchairs, walkers | Optometrists | Vitamins* |
| Dental treatment | Orthodontia | Weight loss programs* |
| Dentures | Orthopedic services | X-rays |
| Diagnostic tests | Osteopaths | |
| Doctor's fees | Oxygen/oxygen equipment | |
| Drug addiction treatment & facilities | Physical exams | |
| Drugs (prescription) | Physical therapy | |
| Eye examinations and eyeglasses | | |
| Home health and/or hospice care | | |

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

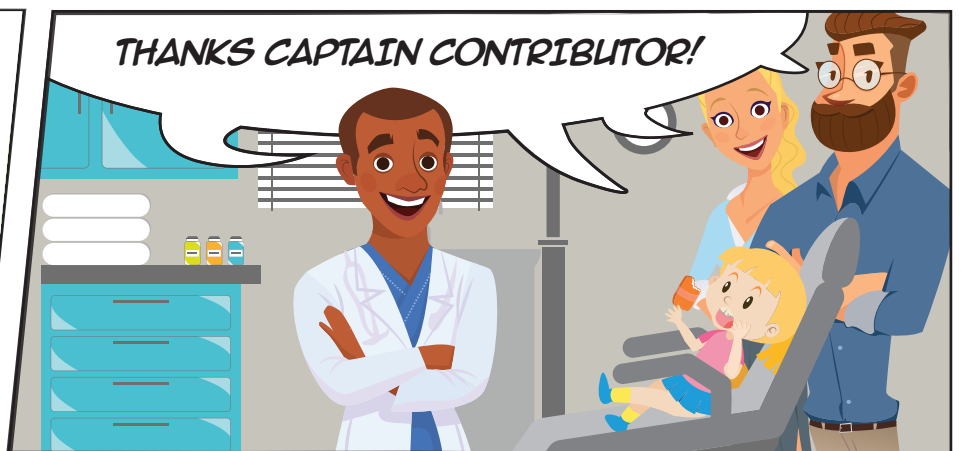
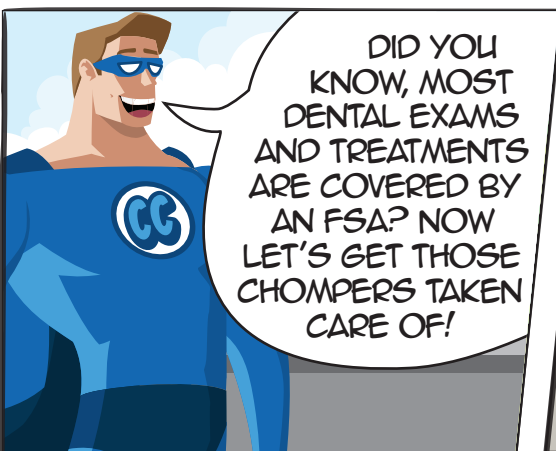
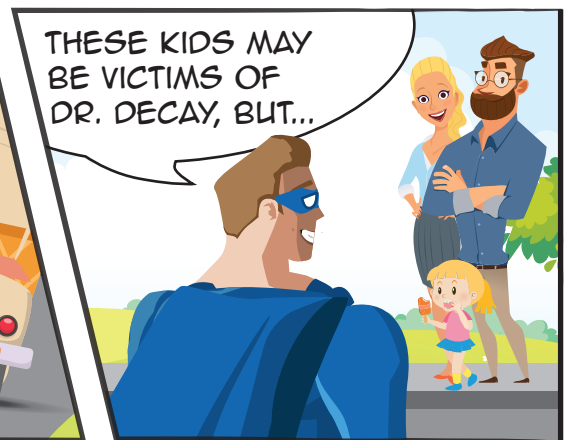
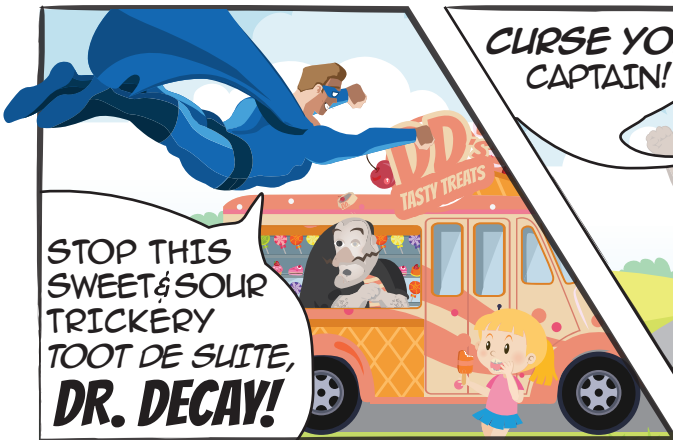
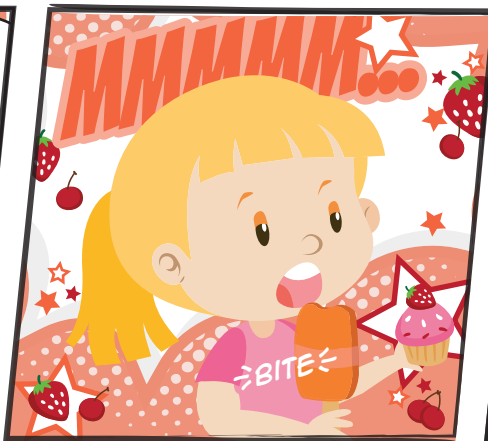
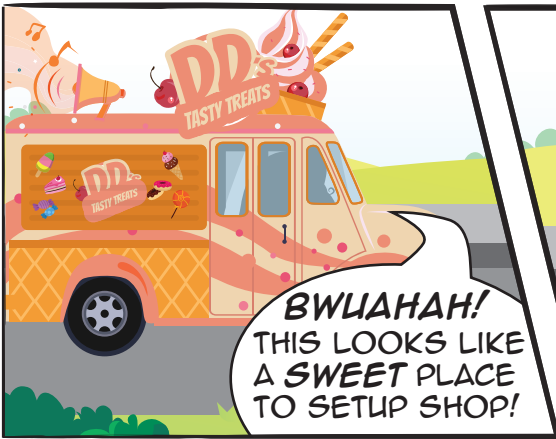
Contact lens solution
Contraceptives (condoms, gels, foams, suppositories, etc.)
CPAP equipment & supplies
Diabetic testing supplies/equipment
Durable medical equipment (power chairs, walkers, wheelchairs, etc.)
Eczema & psoriasis remedies
Eye drops, ear drops, nasal sprays
First aid kits
Hemorrhoidal 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

**COLORING
PAGE**



CC EPISODE 3: DENTAL DILEMMA



FIND THE DIFFERENCES

FIND 10 DIFFERENCES



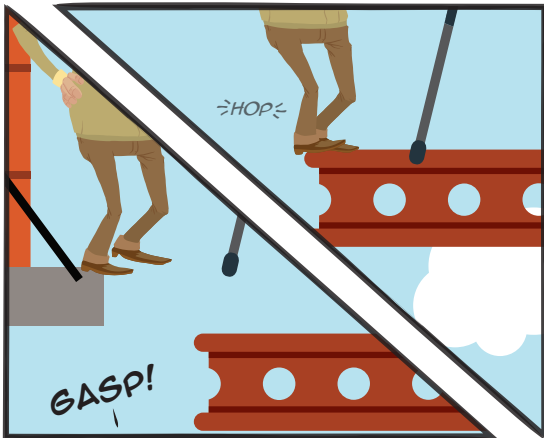
CC EPISODE 4: SHORT-SIGHTED SITUATION



FIDDLESTICKS, IS THIS 6TH AVENUE?



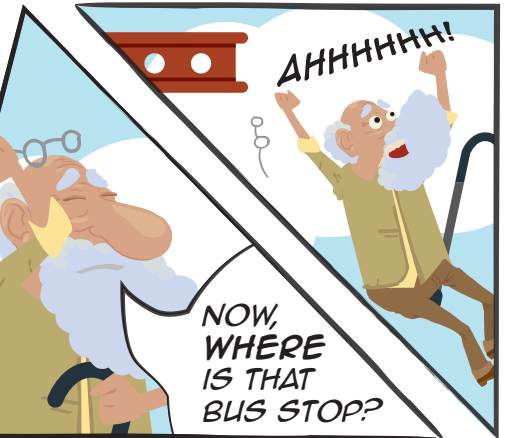
HEY! WATCH OUT!



GASP!



SOMEBODY HELP HIM!



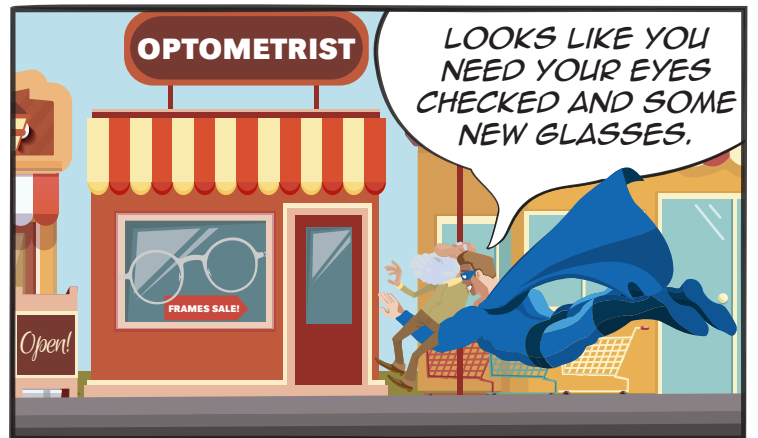
AHHHHHH!

NOW, WHERE IS THAT BUS STOP?



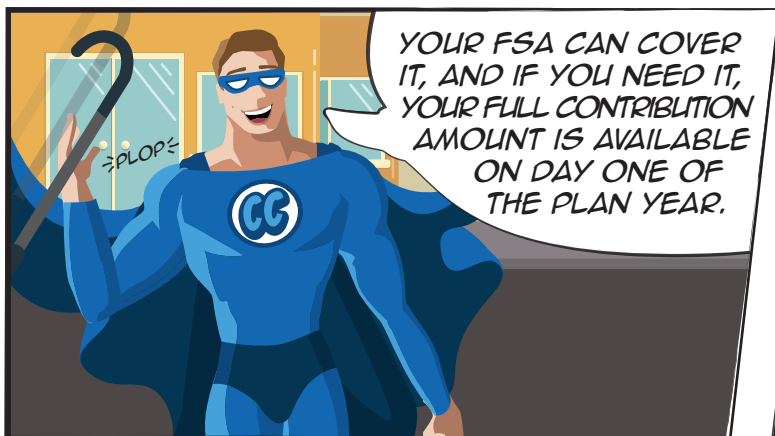
SNAG!

DON'T WORRY, I'VE GOT YOU! THAT WAS A CLOSE CALL!



OPTOMETRIST

LOOKS LIKE YOU NEED YOUR EYES CHECKED AND SOME NEW GLASSES.



>PLOP<

YOUR FSA CAN COVER IT, AND IF YOU NEED IT, YOUR FULL CONTRIBUTION AMOUNT IS AVAILABLE ON DAY ONE OF THE PLAN YEAR.



THANKS CONSTABLE CONTRADICTION! ERRR...CAPTAIN CONTRIBUTOR!

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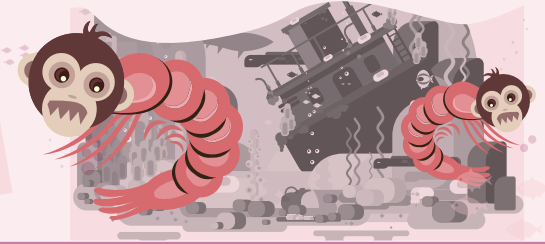
SEA-PRIMATES

It's the real live primate you grow yourself

It's ABSOLUTELY AMAZING! Just add water to the tank, toss in the Sea-Primate eggs, and watch as baby primates hatch before your eyes! They are CUTE, they GROW, they PLAY, but be careful, they may BITE. The least entertaining pet ever!

INCLUDES:

Every Sea-Primate kit includes a leaky jar, feeding spoon, Sea-Primate eggs, Sea-Primate food, bandages, and a manual for training your pet primates.



YOU'LL BE AMAZED!

X-RAY SPECS

Put them on and reveal what's hidden!
See through clothes, skin, walls, and MORE!

HYPNOSIS

Learn the art of Hypnosis!
You'll be amazed how easy it is to hypnotize anyone into accepting your suggestions. With the snap of a finger, astonish your friends with stunts of hypnotic wonder at **YOUR EVERY** command!

PROJECTING DECODER RING

Decode your own secret messages as they are projected onto any surface with this amazing **Projector Decoder Ring!** Simply point and shoot and you'll be decrypting codes in no time!



EASY to use

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

GIANT ANT FARM



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

None of this is actually for sale. Surely you realize it's simply for entertainment purposes.

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Customer Service
Toll-Free 877-685-0655
benefits@beneliance.com
beneliance.com
PO Box 55068
Little Rock, AR 72215