



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 \$3,400

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
- Carryover Any unused funds, up to a maximum of \$680 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

Contact your Benefits Representative for list of eligible expenses.

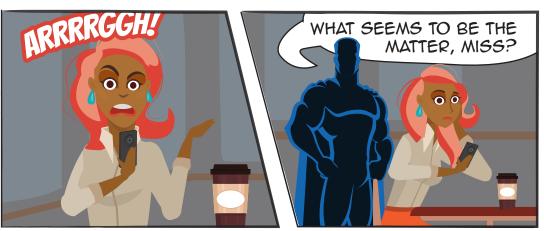
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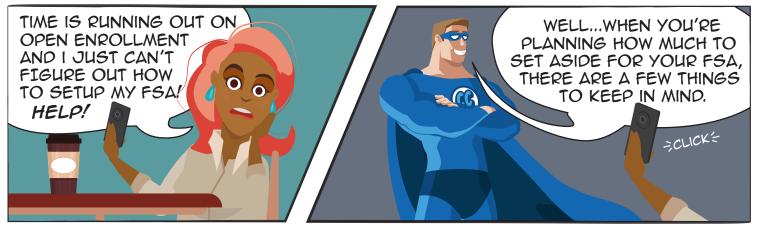
Customer Service

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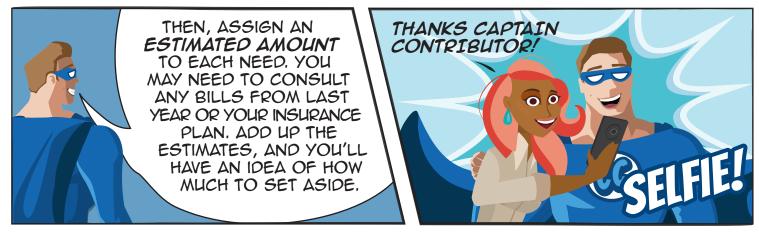
EPISODETH SET-ASIDE SELFIES











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HEARING AIDS	R	Н	Н	U	Α	F	Ε	0	L	Р	W	Ε	Т
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ORGAN (TRANSPLANT)	Ε	R	U	Н	Е	М	K	G	М	Е	М	Α	R
USE IT OR LOSE IT	U	S	Ε	I	Т	0	R	L	0	S	Е	I	Т
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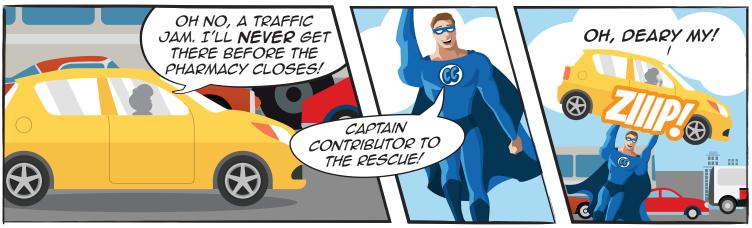
CROSSWORD ACROSS 1. WORN TO IMPROVE VISION 5. SKELETAL PICTURE 6. WALKING AID 11. A REPLACEMENT FOR PEARLY WHITES 13. A SKIN AFFLICTION, 8 ESPECIALLY FOR **TEENAGERS** 14. USED TO PREVENT PREGNANCY 15. USED TO TREAT HEARTBURN 16. PREVENTS CHAPPED LIPS 11 12 DOWN 2. LIQUID TO CLEAN CONTACT LENSES 3. TAKEN BY A PREGNANT WOMAN FOR THE CHILD'S 14 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 LISUALLY GIVEN IN FALL OR WINTER 10. TYPE OF SUPPLY KIT FOR EMERGENCIES

12. A TEST FOR YOUR PEEPERS

EDISODE 21 SENIOR PRESCRIPTION PROBLEMS















FSA Eligible Expenses



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

Acupuncture

Alcoholism treatment

Allergy shots and testing

Ambulance (ground or air)

Artificial limbs

Blind services and equipment

Car controls for handicapped*

Chiropractor services

Coinsurance and deductibles

Contact lenses

Crutches, wheelchairs, walkers

Dental treatment

Dentures

Diagnostic tests

Doctor's fees

Drug addiction treatment & facilities

Drugs (prescription)

Eye examinations and eyeglasses

Home health and/or hospice care

Hospital services

Insulin

Laboratory fees

LASIK eye surgery

Medical alert (bracelet, necklace)

Medical monitoring and testing

devices*

Nursing services

Obstetrical expenses

Occlusal guards

Operations and surgeries (legal)

Optometrists

Orthodontia

Orthopedic services

Osteopaths

Oxygen/oxygen equipment

Physical exams

Physical therapy

Psychiatric care (psychologists, psychotherapists)

Radial keratotomy

Schools (special, relief, or

handicapped)

Sexual dysfunction treatment

Smoking cessation programs

Surgical fees

Television or telephone for the

hearing impaired

Therapy treatments*

Transportation (essentially and

primarily for medical care; limits

apply)

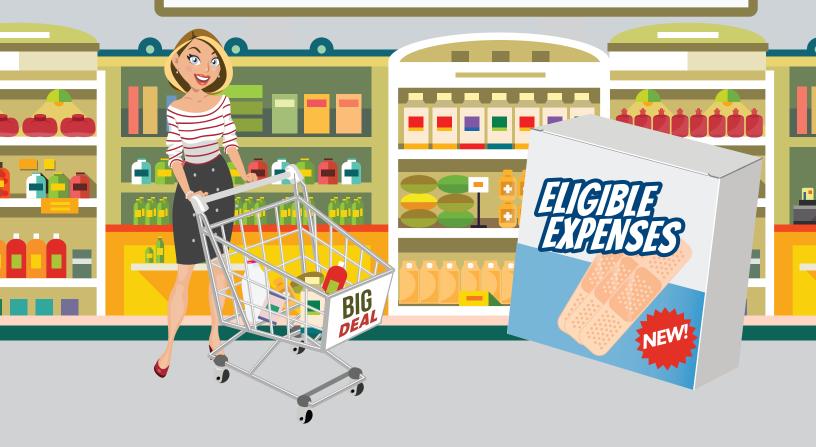
Vaccinations

Vitamins*

Weight loss programs*

X-rays

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



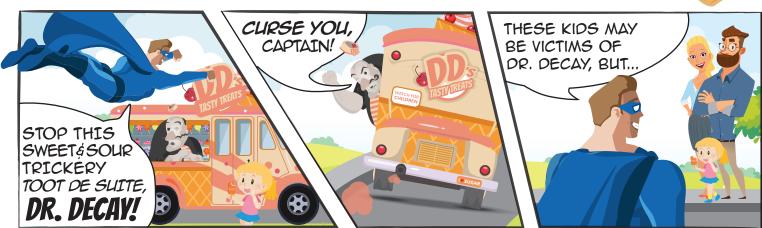
EPISODE 39 DENTAL DILEMMA











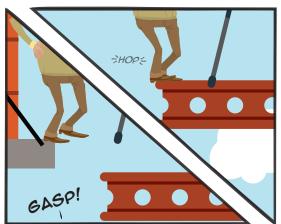


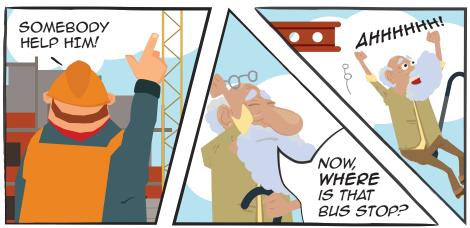




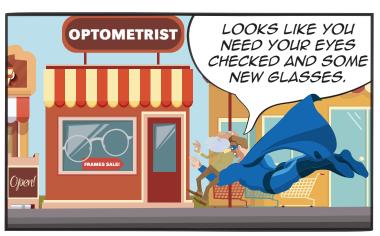
EPISODE SHORT-SIGHTED SITUATION















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SEA-PRIMATES

lt'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.





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!



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



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

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Customer Service

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