

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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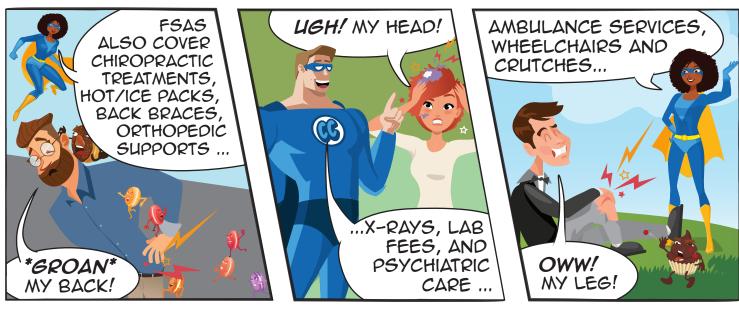
THE EPISODE PASTRY PROBLEMS

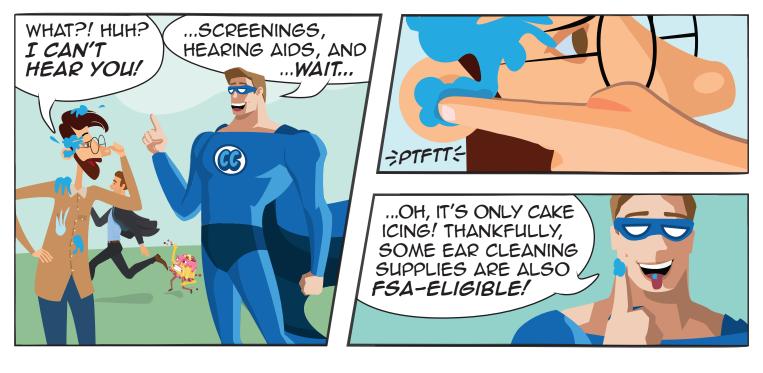
























The following is a list of eligible expenses. For more detailed information, see IRS Publication 502.

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



SA Eligible Ex

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

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

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TRUE

DIABETIC SUPPLIES, LIKE INSULIN, ARE FSA-ELIGIBLE.

Answer:

THANKS FOR READING!

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