

Welcome

A Guide to Your Flexible Spending Account (FSA)



As you start the new plan year, remember that:

- ▶ You are saving tax dollars. You won't pay taxes when you use your money for eligible health and/or dependent care expenses.
- ▶ Your health care FSA money is available the first day. The entire amount you elected to set aside is available to you on the first day of the plan year.

Have questions?

Please call the number on the back of your health plan ID card.



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How your FSA works

You agreed to set aside money in an FSA to save taxes on eligible health and/or dependent care expenses. Here's how it works.

- ▶ Money is taken out of each paycheck before federal, state or Social Security taxes are taken out. The money is then placed into your FSA.
- ▶ **If you have a health care FSA:** Your FSA may have an automatic payment feature. If we receive a request for payment (claim) for an eligible expense and you owe money, we will automatically pay it from your FSA.

For some purchases, you may have to submit a claim to be reimbursed from your FSA. But you can skip the paperwork and stamps and use the online claim form on **myuhc.com**.

If you have a dependent care FSA: To be reimbursed for dependent care expenses, you must manually submit your claims. For faster reimbursement, submit your expenses online at **myuhc.com**. See the next page to learn more.

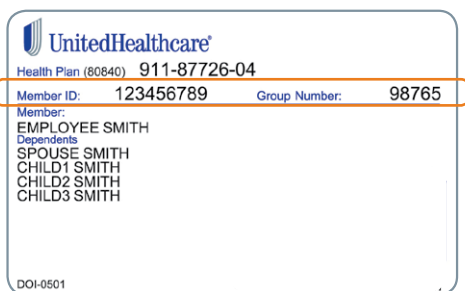
- ▶ Be sure to spend your money before you lose it. You have a deadline for spending your FSA and for submitting claims for reimbursement. See your FSA plan documents to find out about your “use it or lose it” date and how long you have to submit expenses for reimbursement.



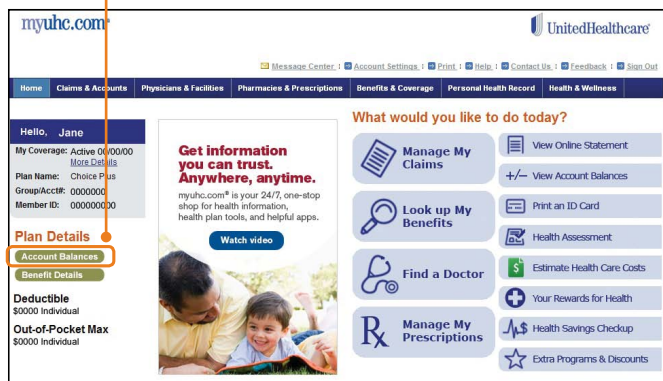
Make the most of your FSA with **myuhc.com**®

Register on **myuhc.com**.

- 1** Go to **myuhc.com** and click on **Register Now**. Your health plan ID card includes information you will need to register. Or, you can register using your Social Security Number and date of birth.



- 2** Click on **View Account Balances**. Then select **Flexible Spending Account(s)**.



Don't have a health plan with UnitedHealthcare?

You can register using your Social Security Number and date of birth.

Use myuhc.com to view your account balance, view and submit claims and more.


You will find everything you need on **myuhc.com** to manage your FSA. Select Claims & Accounts and you will see your account balance and a list of all your claims. You can even submit claims online for reimbursement and much more.

The screenshot shows the myuhc.com website interface. At the top, there's a navigation bar with links like 'Message Center', 'Account Settings', 'Print', 'Help', 'Contact Us', 'Feedback', and 'Sign Out'. Below that is a main menu with categories like 'Home', 'Claims & Accounts', 'Physicians & Facilities', 'Pharmacies & Prescriptions', 'Benefits & Coverage', 'Personal Health Record', and 'Health & Wellness'. The 'Claims & Accounts' section is active, showing 'myClaims Manager' and 'Flexible Spending Account (FSA) Summary'. The summary includes a table for 'Balance Year to Date' with columns for FSA Account Type, Annual Election, Year To Date Contributions, Year To Date Claims, Year To Date Payments, and Remaining Amount. Below the table are 'Member Actions' such as 'Check Frequency', 'Direct Deposit', 'Automatic Payment', and 'Purchase eligible FSA items from drugstore.com'. There are also numbered callouts 1 through 4 pointing to specific features.

FSA Account Type	Annual Election	Year To Date Contributions	Year To Date Claims	Year To Date Payments	Remaining Amount
Healthcare	\$500.00	\$350.00	\$500.00	\$500.00	\$0.00
Dependent Care	\$5,000.00	\$1,000.00	\$1,035.00	\$1,000.00	\$4,000.00

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

- 1 Submit your expenses (claims) online.**
Your claims are processed in three days or less, which can mean faster reimbursement. You can even submit multiple expenses and receipts for different members of the family all at once.
- 2 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 directly into your personal checking or savings account. You get your money back sooner and it's good for the environment.
- 3 Most expenses may be paid automatically.***
With automatic payment, your eligible health care expenses will automatically be paid from your FSA. When you pay up front for any eligible expenses, we will automatically reimburse you.
- 4 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.

 **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.

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

Use a health care FSA for expenses like these.

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

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.



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)

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

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



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. If you have a dependent care FSA, it works a little differently. Money must be in your dependent care FSA before you can be reimbursed.

Q. If there is unused money in my FSA at the end of the year, will it carry over?

- A. Your plan may allow you to carry over some or all of your balance into the next year. See your FSA plan documents to determine if your balance will carry over or if you will lose your balance at the end of the plan year.

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

- 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 expenses for reimbursement?

- A. Review your FSA benefit information to learn which expenses are eligible. The IRS and your employer may modify the list of eligible expenses from time to time. Use the FSA Savings Calculator on myuhc.com to view a list of common eligible expenses.

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 is used. Please note that the amount of reimbursement owed to you must be a minimum of \$25 before we will mail a check. If you sign up for direct deposit, we will reimburse you directly to your personal bank account and there is no minimum reimbursement requirement.

Automatic payment (if it applies): If we receive a request for payment from a doctor, hospital or other health care provider in our network, we will automatically pay it from your FSA (if you owe a payment) in 2-3 days after the claim has been processed. If you paid any money up front, such as a co-payment, we will automatically reimburse you. **Note:** The time it takes for us to receive your claim from your provider depends on their billing cycle.

Online claim form: If you submit a claim using the online claim form on myuhc.com, we will typically reimburse you 2-3 days after the claim is processed.

Paper claim forms: If you choose to complete and mail in a paper claim form, it may take 5-7 days to receive and process the claim. We will typically reimburse you 2-3 days later. Claim forms are available on myuhc.com.

Q. Can I use this year's FSA dollars to pay for expenses I had last year?

- A. **No.** The IRS only allows you to use the money for services and purchases that took place during the current year. For example, you can only use 2014 FSA dollars for expenses that took place in 2014. You cannot use 2014 FSA dollars to pay for expenses that took place in 2013.

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

- A. Once your claim has been received, you can view the status of your claim at myuhc.com. You can also sign up at myuhc.com to receive emails on the status of your claim.

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:* You can be reimbursed up to the entire amount that you've elected to set aside in your FSA. It doesn't matter how much money is in your FSA 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.





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Estimate health care costs.

VIEW

View account balances.

SUBMIT

Submit claims for faster reimbursement.

SEARCH

Search for network doctors.

TRACK

Track your claims and expenses.



Easily manage your FSA with the UnitedHealthcare Health4Me™ mobile app

Download Health4Me to your smartphone or tablet and see how easy it is to view your FSA balance, find cost estimates and even call Customer Care.



Contact a tax, legal or accounting professional for personal advice on tax-related filings and issues. Federal and state regulations are subject to change.

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