

## Flexible Spending Account (FSA)

# The simple way to save for health and dependent care expenses

### Health care FSA

You can contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of **\$2,750.\*** Your full contribution is available at the start of the plan year to pay for eligible health care expenses. It covers you, your spouse and/or your tax dependents for:

- Copays, coinsurance and deductibles
- Dental expenses like orthodontia, crowns and bridges
- Vision expenses like LASIK eye surgery, glasses and contacts
- Prescription drugs and over-the-counter (OTC) items\*\*

### Dependent care FSA

You can contribute pretax dollars from your paycheck, up to the Internal Revenue Service (IRS) limit of **\$5,000.\*** Funds are for your dependent(s) age 12 or younger or a spouse or dependent incapable of self-care. This FSA pays for eligible child and adult care expenses, such as day care, preschool and nursery school, in-home aid, and more.

### Pay with ease

Here's how easy it is to pay for your eligible expenses:

- **Use the PayFlex Card®**, your account debit card: When you use the PayFlex Card, your expense is automatically paid from your FSA. Check your plan details to confirm what expense types are available on your card.
- **Pay yourself back:** Pay for eligible expenses with cash, a check or your personal credit card. Then, submit a claim to pay yourself back. To save time, have your claims payment deposited directly into your checking or savings account.
- **Pay your provider:** Use the PayFlex online feature to pay your provider directly from your account.



### Keep it simple with the PayFlex Mobile® app

- Manage your account and view alerts.
- Snap a photo of your receipts to submit claims.
- View common eligible expense items, and more.



**Note:** Standard text messaging rates and other rates from your wireless carrier may apply when using the PayFlex Mobile app.

\*These limits are subject to change, and some employers may set a lower limit. Please check your plan details for how much you can contribute.

\*\*You'll need a written prescription for OTC drugs and medicine.

### Don't forget these helpful FSA tips:

- Save your itemized statements and detailed receipts.
- View the IRS contribution limits and a list of common eligible expense items on the PayFlex® member website.
- FSAs have a use-it-or-lose-it rule. This means you'll lose any unused funds at the end of the plan year. Check your plan details to confirm how it works.
  - The run-out period gives you extra time to submit claims to pay yourself back.
- You can change your contribution if you have a change in status,\*\* such as your marital or employment status, your number of tax dependents, etc.

**Specific to a dependent care FSA:** You must be working to use your dependent care funds. If you're married, your spouse must either be working, looking for work, a full-time student or incapable of self-care. You can change your contribution if there's a change in your provider or a change in the cost for a provider.

## Want more information about these accounts?

Just visit [payflex.com](https://payflex.com) or call us directly at 1-855-516-8595 (TTY: 711). We're here to help Monday - Friday 7a.m. - 7p.m. CT, and Saturday 9a.m. - 2p.m. CT.

\*\*You must apply for a change in your election through your employer. See your employer's Summary Plan Description for specific details about your plan.

PayFlex Systems USA, Inc.

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