



A guide to your
**Flexible Spending
Account (FSA)**

Welcome

How your FSA Works

By choosing to set aside money in an FSA account for use on eligible health and/or dependent-care expenses you reduce the amount of taxes you pay. Here's how it works:

- Before federal, state or Social Security taxes are deducted from your paycheck, money is taken out and 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 for which 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. The quickest and easiest way to do this is via an online claim form on myuhc.com.

- **If you have a dependent-care FSA:** To be reimbursed for dependent-care expenses, you must submit your claims. For faster reimbursement, submit them online at myuhc.com. (Learn more on page 3.)
- Be sure to spend your FSA money before you lose it. See your FSA plan documents to identify your “use it or lose it” date—the date after which no more claims for reimbursement can be submitted.

Remember:

You are saving tax dollars.

The money you use for eligible health and/or dependent-care expenses is not taxed.

Your health care FSA money is available immediately.

The entire amount you set aside is available to you on the first day of the plan year.

FSA Expenses



Potentially eligible health care FSA expenses.

The IRS decides which expenses can be paid from an FSA and reserves the right to 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.

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| <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• 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 | <ul style="list-style-type: none">• Non-cosmetic surgery• Over-the-counter medicines and drugs (if prescribed)• Physical therapy• Speech therapy• Smoking cessation programs, including nicotine gum or patches (if prescribed)• Sunscreen (SPF 30 or higher) |
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Potentially eligible dependent-care FSA expenses.

A 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

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|---|--|---|
| <ul style="list-style-type: none">• 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) | <ul style="list-style-type: none">• Child care• Nanny or au pair• Nursery school• Preschool | <ul style="list-style-type: none">• Sick-child care• Summer day camp• Transportation to and from eligible care (provided by your care provider) |
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Eligible elder-care expenses

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| <ul style="list-style-type: none">• Adult daycare center• Custodial elder care (work-related)• Elder care (while you work, to enable you to work or look for work) | <ul style="list-style-type: none">• Elder care (in your home or someone else's)• Senior daycare• Transportation to and from eligible care (provided by your care provider) |
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Potentially eligible over-the counter

Medicines and Drugs



Over-the-counter medicines and drugs may be eligible if you have a valid prescription. This is not a complete list.

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| <ul style="list-style-type: none">• Acid controllers• Acne medicine• Aids for indigestion• Allergy and sinus medicine• Antidiarrheal medicine• Baby rash ointment• Cold and flu medicine | <ul style="list-style-type: none">• Eye drops• Feminine anti-fungal or anti-itch products• Hemorrhoid treatment• Laxatives or stool softeners• Lice treatments• Motion-sickness medicines | <ul style="list-style-type: none">• Nasal sprays or drops• Ointments for cuts, burns or rashes• Pain relievers such as aspirin or ibuprofen• Sleep aids• Stomach remedies |
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Most major grocery, department, retail and drug stores can identify eligible supplies. However, this does not guarantee they will be eligible under your specific FSA.

Ineligible Expenses



Common services and expenses that are not eligible for FSA reimbursement. This is not a complete list.

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| <ul style="list-style-type: none">• Aromatherapy• Baby bottles and cups• Baby oil• Baby wipes• Breast enhancements• Cosmetics• Cotton swabs | <ul style="list-style-type: none">• Dental floss• Deodorants• Feminine care• Hair regrowth• Low-calorie foods• Mouthwash | <ul style="list-style-type: none">• Petroleum jelly• Shampoo and conditioner• Skin care• Spa salts• Sun-tanning products• Toothbrushes |
|---|---|---|

Ineligible child-care expenses

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|---|---|---|
| <ul style="list-style-type: none">• Dance Lessons• Field trips• Housekeeper or maid | <ul style="list-style-type: none">• Language classes• Meals, food or snacks• Medical care | <ul style="list-style-type: none">• Piano lessons• School tuition• Tutoring |
|---|---|---|

Ineligible elder-care expenses

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|--|---|--|
| <ul style="list-style-type: none">• Day nursing care | <ul style="list-style-type: none">• Nursing home care | <ul style="list-style-type: none">• Medical care |
|--|---|--|

**Q. When can I use the money in my FSA?**

A. Your entire health care FSA amount 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 slightly 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. Your employer can provide 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 you a check. If you sign up for direct deposit, there is no minimum reimbursement requirement. We will reimburse you directly via your personal bank account.

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) within 2-3 days of the claim being 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 is dependent 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 within 2-3 days of the claim being 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.

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 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, 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 require 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 someone cares 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.



With myuhc.com you can:

Estimate
health care costs.

Search
for network doctors.

View
account balances.

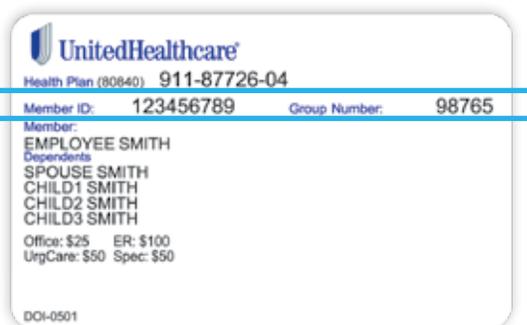
Track
claims and expenses.

Submit
claims for faster reimbursement

Register on myuhc.com

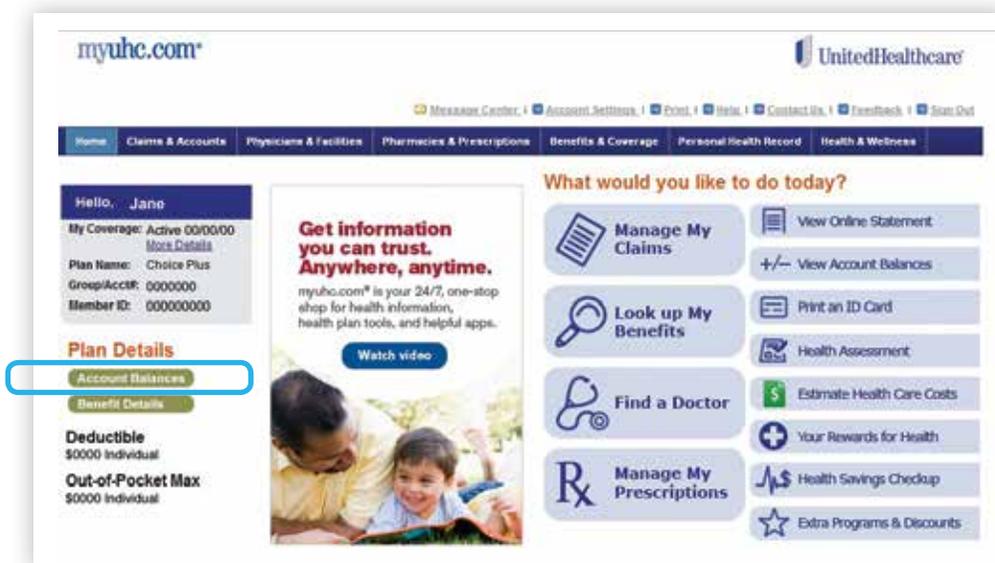
Go to myuhc.com and select “Register Now.”

Your health plan ID card includes the information you will need to register. You can also choose to register using your Social Security number and date of birth.



Select Account Balances.

Then select Flexible Spending Account(s)



Don't have a health plan with UnitedHealthcare?

Simply register using your Social Security number and date of birth.

See your account balance, view and submit claims and more.

Everything you need to manage your FSA is available at myuhc.com. Select “Claims & Accounts” to view your account balance and a list of your claims. You can also submit claims for reimbursement and much more.

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.

With direct deposit, there’s no waiting for a reimbursement check in the mail. Instead, your money is deposited directly into your personal checking or savings account, saving time and paper.

3 Most expenses may be paid automatically.*

With automatic payment, your eligible health care expenses will automatically be paid from your FSA. And when you pay up front for any eligible expenses, we will automatically reimburse you.

4 Tax savings and eligible expenses at your fingertips.

Use the FSA Savings Calculator on myuhc.com to estimate your tax savings and view a list of common eligible expenses.

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 navigation menu with options like Home, Claims & Accounts, Physicians & Facilities, Pharmacies & Prescriptions, Benefits & Coverage, Personal Health Record, and Health & Wellness. The main content area is titled "myClaims Manager" and "Flexible Spending Account (FSA) Summary". It shows the plan year as 1/1/2016 - 12/31/2016. A table displays the balance year to date for Healthcare and Dependent Care. Below the table, there are settings for Check Frequency, Healthcare FSA (Daily), and Dependent Care FSA (Weekly), along with a Minimum Check Amount of \$25.00. On the left side, there are several action items, including "1 Submit FSA Claim Form", "2 Direct Deposit", "3 Automatic Payment", and "4 FSA Savings Calculator".

FSA Account Type	Annual Amount Available	Year To Date Contributions	Year To Date Claims	Year To Date Balance	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

Manage your FSA with the 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.



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

Questions?

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