



FSA



Pete saves more with two health accounts.

Pete has a health savings account (HSA) with his health plan to save and pay for qualified medical expenses and save on taxes. He also signs up for a limited-purpose flexible spending account (FSA) to pay for eligible dental and vision care, and get even more tax savings.

Pete's tax savings

Pete puts \$2,600 into his HSA to grow his savings. He also estimates that new eyeglasses and dental work will cost about \$2,500. He chooses to put this amount into a limited-purpose FSA. See how his tax savings add up.

His limited-purpose FSA savings

\$625	\$191	\$125	Total FSA Savings	\$941
Federal tax at 25%	Payroll tax at 7.65%	State tax at 5%		

His HSA savings

\$650	\$199	\$130	Total HSA Savings	\$979
Federal tax at 25%	Payroll tax at 7.65%	State tax at 5%		

Total tax savings

\$1,920

This is an example. Your savings may be different depending on your income tax rate, whether you pay state income taxes, and other factors.

Start saving like Pete.

Sign up for a limited-purpose FSA. Visit welcometouhc.com to learn more.



It's simple to manage your account.

You can access your FSA anytime with myuhc.com[®] and the UnitedHealthcare Health4MeSM mobile app. If you have a questions, our customer care professionals are ready with answers.



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You can have a limited-purpose FSA with your HSA.

The federal government says if you have a qualified high deductible health plan that allows you to contribute to an HSA, you cannot enroll in a health care FSA. Instead, you can enroll in a limited-purpose FSA, which is limited to paying for eligible dental and vision expenses only.

See below to learn how the accounts are different.

Limited-purpose FSA

Your money is available for eligible dental and vision expenses at the start of the plan year.

You can change your contribution amount only if you have a qualifying event.

You may lose unused dollars in your FSA at the end of the plan year. You give up your FSA if you leave the company. COBRA may apply.

HSA

Your money is available for qualified medical expenses as you deposit them.

You can change the amount you contribute anytime, up to the annual limit set by the IRS.

You own the HSA and can keep the money in your account even if you leave the company.



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- Estimate tax savings
- See a list of common eligible expenses
- Learn about tools on myuhc.com and more

You can use a limited-purpose FSA for expenses like these:

- Co-payments and out-of-pocket costs for dental and vision services
- Orthodontia
- Eye exams
- Contact lenses materials
- Lasik eye surgery
- Cataract surgery
- Prescription eyeglasses
- Reading glasses and more

To find the latest list of eligible expenses, visit IRS.gov.

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

A limited-purpose flexible spending account is not insurance.

Health savings accounts (HSAs) are individual accounts and are subject to eligibility and restrictions, including but not limited to restrictions on distributions for qualified medical expenses set forth in section 213(d) of the Internal Revenue Code. State taxes may apply. This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment, and restrictions. Federal and state laws and regulations are subject to change.

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