

MEDICAL FSA - IMPORTANT FACTS

- The tax-free amount you can set aside in a Medical FSA per Plan Year is determined by your employer and can be found in your *Plan Highlights*.
- Upon enrolling in a Medical FSA, you have access to your Plan Year election amount.
- A Medical FSA can be used to pay for eligible medical expenses provided to you, your spouse or your dependents.
- Expenses must be primarily to prevent, treat, diagnose or mitigate a physical or mental defect or illness.
- Expenses may include over-the-counter drugs, medicines or medical supplies.
- Expenses cannot be for personal care, cosmetic or general health purposes.
- Some expenses are only eligible if certified by a licensed medical provider as medically necessary.
- The eligibility of an expense is governed by the IRS.
- Expenses cannot be reimbursed from any other source (e.g. insurance).
- You forfeit any remaining amount in this account after the timeframe indicated in your *Plan Highlights*.

The following are just a few examples of what may or may not be eligible under a Medical FSA:

<i>Eligible Expenses</i>	<i>Ineligible Expenses</i>
<ul style="list-style-type: none"> ▪ Acupuncture ▪ Co-pay, deductibles and co-insurance ▪ Dental care – Prescription drugs – Vision expenses 	<ul style="list-style-type: none"> ▪ Daycare expenses ▪ Diet foods ▪ Hair transplants – Insurance premiums – Personal care items (e.g. shampoo, soap, toothpaste) ▪ Teeth whitening
<i>Expenses that must be certified by licensed medical provider</i>	
<ul style="list-style-type: none"> ▪ Exercise and weight loss programs ▪ Vaporizers/humidifiers ▪ Vitamins/minerals/supplements 	

- The *Medical FSA Worksheet* is included in this booklet to help you estimate how much you should elect for a Medical FSA.
- Your *Plan Highlights* contain specific information about your employer sponsored Plan.

Visit www.BenefitResource.com to use the online calculator to estimate your Medical FSA tax savings or to view a list of some eligible over-the-counter items.