



Managing your health care costs with an FSA



A guide to using your flexible spending account (FSA)

A way to save on health care services and medical expenses

An FSA is an account to help you pay for covered health services and eligible medical expenses. You don't have to pay federal, state or Social Security taxes on this money. 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.

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.

FSA eligible expenses

Medical services and treatments

- Acupuncture
- Ambulance
- Blood sugar test kits for diabetics
- Chiropractor
- Dental treatments including X-rays, cleanings, fillings, braces and tooth removals
- Doctor's office visits and procedures
- Drug addiction treatment
- Fertility treatment
- Hospital services
- Insulin
- Laser eye surgery
- Non-cosmetic surgery
- Physical therapy
- Smoking cessation programs
- Speech therapy

Dependent child care expenses

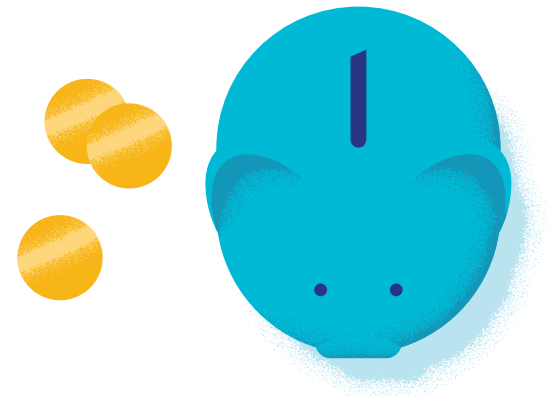
- Babysitter (work-related, in your home or someone else's home)
- Before- and after-school programs
- Nursery school
- Preschool
- Summer day camp
- Transportation to and from eligible care (provided by your care provider)

Dependent elder care expenses

- Adult daycare center
- Custodial elder care (work-related)
- Elder care (in your home or someone else's)
- Senior daycare

Over-the-counter medicines and drugs

- Acne medicine
- Allergy and sinus medicine
- Eye drops
- Lice treatments
- Motion-sickness medicines



FSA ineligible expenses

Common expenses

- Baby bottles and cups
- Cosmetics
- Cotton swabs
- Dental floss
- Deodorants
- Mouthwash
- Shampoo and conditioner
- Skin care

Dependent child care expenses

- Dance lessons
- Field trips
- Meals, food or snacks
- Medical care
- School tuition
- Tutoring

Dependent elder care expenses

- Day nursing care
- Medical care
- Nursing home care

These are not complete lists of eligible and ineligible expenses. See your FSA benefit documents or visit [irs.gov](https://www.irs.gov) for a full list of expenses and rules.

Frequently asked questions

When can I use the money in my FSA?

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. Money must be in your dependent care FSA before you can be reimbursed.

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

Your plan may allow you to carry over some or all of your balance into the next plan year. See your FSA plan documents to determine if your balance will carry over or not.

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

Federal regulations state that once you have made your election, you cannot change your decision throughout the plan year unless you have a valid life-status change event. Your employer can provide a list of family status changes that allow you to change your contribution.

How do I get reimbursed from my FSA?

How long does it take?

The time it takes to be reimbursed depends on which option is used. 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): We will automatically pay a request for payment 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 copayment, 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 claims: Claims submitted online at myuhc.com® will typically be reimbursed to you within 2–3 days of the claim being processed.

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

How do I know an FSA claim has been processed?

Once your claim has been received, you can view the status of your claim at myuhc.com.

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

No. The IRS only allows you to use the money for services and purchases that took place during the current year.

What happens if I submit a claim for an amount greater than what I have contributed to my FSA so far this year?

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.

Can I transfer money from a health care FSA to a dependent care FSA or vice versa?

No. IRS regulations require that a health care FSA and dependent care FSA must be treated as two separate accounts.

Can I use a dependent care FSA for elder care?

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% 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.

If someone cares for my children in my home, do these expenses qualify for reimbursement from a dependent care FSA?

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.

Make the most of your FSA

Everything you need to manage your FSA is available at myuhc.com > **Claims & Accounts**.
View your account balance, view and submit claims for reimbursement and more.

Submit your expenses (claims) online

Your claims are processed in 3 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.

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.

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.

Tax savings and eligible expenses at your fingertips

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

Get started Go to myuhc.com > **Register Now** or call the phone number on your health plan ID card

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

Contact a tax, legal or accounting professional for personal advice on tax-related filings and issues.

Federal and state regulations are subject to change.

A flexible spending account is not insurance.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates.

Administrative services provided by United HealthCare Services, Inc. or their affiliates.

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