



## Say 'Yes' to an FSA

Everyone is looking for ways to save.  
An FSA is one way you can.

### Here's how an FSA works:

You save money (up to hundreds of dollars) when you set money aside, before taxes, in a health care or dependent care flexible spending account (FSA).

1. Estimate your expenses for the year. Then decide how much money to set aside.
2. Next, enroll in the FSA when you enroll in your benefits.
3. When the benefit year starts, the money will be divided by each paycheck and will be set aside into your FSA before taxes are taken out.
4. When you have expenses, you can use the money in your FSA to reimburse yourself. Your FSA may also come with a Debit MasterCard®\* from UnitedHealthcare to make it easy to pay.

You save money by reducing your taxable income. It's that simple.

### FSA savings example

Grace can use her FSA to pay for her daughter's doctor visit and her son's eyeglasses and contact lenses. She decides to set aside \$2,000 in a health care FSA for the year.

Grace pays	Savings
28% in federal income tax	\$560
5% in state income	\$100
7.65% in Federal Insurance Contributions Act (FICA) tax	\$153
<b>Her total tax savings for the year</b>	<b>\$813</b>

For educational purposes only. Dollar amounts and savings may be different depending on income, state tax rules, city tax rules and other factors. Please consult a tax, legal or financial advisor about your own personal situation.

[www.processworks.com](http://www.processworks.com)

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### Not sure how much to set aside?

Use the FSA Savings Calculator on [www.processworks.com](http://www.processworks.com) to help you decide.

\*May not be available with your FSA

## Still have questions? Let us help.

### "I'm afraid I'll lose money if I don't use all the money I set aside."

You might want to start small to find out how the account works. Most people are able to spend the money they set aside. Just remember, you must spend the money or you will lose it.

### "I don't want to have to file claims to get my money or take reimbursement checks to the bank."

You may receive the Debit MasterCard\* so paying is easy. You may also be able to sign up for direct deposit\* on myuhc.com so your FSA reimbursements are automatically deposited into your personal savings or checking account. You save time and paper, and reimbursements happen faster.

### "It's too much work to figure out what's covered by my FSA and what's not."

Many pharmacies and grocery stores can tell you at the cash register if you can use your FSA on certain products that are typically FSA eligible. You can find a complete list of eligible medical expenses at [www.irs.gov](http://www.irs.gov). Please see your benefit information to find out what is covered for you.

### "I'm fairly healthy, so I don't have many out-of-pocket medical expenses."

Your health care FSA can also be used for hundreds of medical, dental and vision expenses. Some of them may even surprise you, such as laser eye surgery, stop smoking programs and acupuncture, just to name a few.



#### Use a health care FSA to pay for:

- ▶ Doctor's office visits and procedures
- ▶ Eyeglasses and vision exams
- ▶ Dental treatments (X-rays, cleanings, fillings, etc.)
- ▶ Qualifying prescriptions
- ▶ Beginning 2011: Over-the-counter drugs and items only if prescribed by a doctor

#### Use a dependent care FSA to pay for:

- ▶ Day care services for children under age 13
- ▶ Care for other qualifying dependents unable to take care of themselves
- ▶ Live-in help who care for a qualifying individual

The Internal Revenue Service (IRS) publishes information on eligible expenses. Visit [irs.gov](http://irs.gov).

**Note:** Your employer may limit coverage on certain eligible expenses, so it is important that you review your benefit information. And always remember to keep your receipts.

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