

SAVE ON ITEMS NOT COVERED BY HEALTH INSURANCE

Flexible Spending Accounts (FSAs) are a benefit that allow you to pay for certain items TAX-FREE. The two main types are for Healthcare and Dependent Care. You decide on an amount that is set aside each pay period for these expenses. Do not put more in the FSA than you can reasonably use because funds do not rollover and are lost if not spent. The full amount of annual Healthcare FSAs are available at the beginning of the plan year. Dependent care is available only as funds from your paycheck are deposited. With a little planning, you can save more on things you normally purchase! Healthcare FSAs are a simple way to save \$25 to \$40 for every \$100 you spend.

QUALIFIED HEALTHCARE ACCOUNT EXPENSES

if purchased during the plan year

Acupuncture
Alcoholism treatment
Ambulance
Artificial limbs/teeth
Braces
Chiropractors
Christian Science practitioner's fees
Contact lenses & solutions
Copayments
Costs for physical or mental illness
Crutches
Deductibles
Dental services
Dentures
Diabetic test strips
Diagnostic tests & labs
Dietary supplements prescribed by a doctor
Drug & Medical supplies (syringes, needles, etc.)
Eyeglasses*
Eye examinations
Eye surgery (cataracts, LASIK, etc.)
Hearing devices & batteries
Hospital bills
Insulin
Laboratory tests
Laser eye surgery
Medical supplies
Obstetrical expenses
Orthodontia (braces)
Orthopedic devices
Over-the-counter drugs (see below)
Oxygen
Physician fees & copayments
Prescription Drug Medications
Psychiatric care
Psychological services & care
Rental of Medical Equipment
Routine physicals & tests
Smoking cessation drugs*
Smoking cessation programs
Sunglasses*
Surgical services & fees
Weight loss programs or OTC drugs (if associated with a specific disease)*
Wheelchair
Vitamins*
X-rays

Only healthcare expenses not reimbursed by insurance can be claimed.

**if prescribed by a doctor or may require a doctor's letter of medical necessity*

INELIGIBLE EXPENSES UNDER THE HEALTHCARE ACCOUNT

Cosmetic surgery & procedures
Dental bleaching
Marriage or family counseling
Premiums you or your spouse pay for insurance
Weight loss for general health or appearance



CHANGES FOR OVER-THE-COUNTER MEDICATIONS

As a result of Health Reform legislation, **over-the-counter medications are only eligible with a doctor's prescription.**

Since a prescription is required for these expenses, the FSA Card cannot be used to buy them. However, they are still eligible if you pay up front and request reimbursement. See below for more information.

Listed below are some of the items that will require a doctor's prescription to be eligible for reimbursement from the Healthcare FSA:

- Asthma medications
- Cold, flu & allergy medications
- Cold relief syrup or tablets
- Cough drops or syrup
- Flu relief tablets or liquid
- Sinus medications
- Arthritis pain reliever
- Pain relievers, aspirin & non-aspirin
- Throat pain medications
- Acid reducers
- Antacid gum, liquid or tablets
- Anti-diarrhea medications
- Laxatives
- Pinworm treatment
- Upset stomach medications



FILING CLAIMS FOR OVER-THE-COUNTER MEDICATIONS

An FSA Claim Form, receipt and doctor's prescription is required for over-the-counter medicines reimbursed under the Healthcare FSA.

If a physician has prescribed an over-the-counter medicine for ongoing treatment (such as daily aspirin or a daily antihistamine), submitting a copy of the prescription with each claim will result in the fastest reimbursement.

If you provided a copy of the prescription already and do not wish to include it in future submissions, you may note this on the claim form. This additional step for CDB may slow the reimbursement as we will need to verify the original claim submission in order to process additional claims.

