

Welcome!

Your Health Care Flexible Spending Account will be a helpful resource that will allow for you to be reimbursed for eligible medical, dental, and vision expenses that are not completely covered by your health plans. You may be reimbursed for eligible expenses incurred by you, your spouse, and your eligible dependents. Reimbursements will be made from the plan year in which services occur.

Based on your annual election, pre-tax contributions will be deducted from your paycheck each pay period. While your contributions are made in fixed increments, your full annual election will be available to you at the beginning of the year. You must use your election by the end of the plan year. Any funds that remain unused at the end of the plan year will be forfeited.

In accordance with Section 9003 of the Affordable Care Act, additional restrictions are placed on reimbursements for over-the-counter medications. Over-the-counter medications require a physician's prescription to be reimbursed.

Your Dependent Care FSA can be used for **non-medical daycare** for your children under 13 years of age or for any individual you may claim on your federal tax return that is incapable of self care. You (and your spouse, if married) must be working, looking for work, or attending school full time to claim expenses under a DCFSA.

As with a HCFSA, you will make pre-tax contributions to your DCFSA account during each of your pay periods. Unlike the HCFSA, however, funds are available to you only as contributions are made; **your full election will not be available at the beginning of the plan year.**

Submitting a Claim

Once your expenses have been incurred, you may submit a reimbursement request to benefitexpress. You will need to provide all the following with your reimbursement request:

- A signed and completed benefitexpress Reimbursement Request Form
- Substantiation that includes the following information for each expense:
 1. The date of service
 2. The name of the provider*
 3. A description of services
 4. The cost of services
- A physician's prescription for each potentially eligible expense.

***For Dependent Care claims, you must also submit the Tax Identification Number for each service provider.**

Please ensure that all documentation is clearly legible and sufficient. Illegible or insufficient documentation may delay your reimbursement.

You may submit your claim by fax, mail, or email. Our fax number, and postal and email addresses can be found on the front cover of this pamphlet.

Need more claim forms?

Visit www.myfsaexpress.com and select FSA Reimbursement Request Form from the drop-down box.

Expedite your reimbursement!

Direct Deposit helps you get your reimbursements faster! Simply complete your Direct Deposit Authorization Form, indicate whether you would like your reimbursements issued to a checking or savings account (be sure to attach a blank and voided personal check if you choose checking), and submit it with your claim.



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FSA

Health and Dependent Care
Quick Reference Guide

The contents of this document are not meant to be legal advice. The eligibility list within is not definitive or exhaustive, may be subject to further restriction, and is subject to change without notice. Any questions regarding reimbursable expenses should be forwarded to a tax consultant.

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Eligible Medical Expenses

- Acupuncture
- Ambulance Fees
- Breast Pumps and Supplies
- Child Birth Classes
- Chiropractic Services
- Coinsurance and Deductibles
- Counseling
- Diagnostic Services
- Fertility Treatments
- Guide Dogs
- Hearing Aids and Exams
- Heart Defibrillators
- Hospital and Laboratory Services
- Nursing Services
- Prescription Medication
- Physical Therapy
- Psychotherapy
- Prosthetics
- Substance Abuse Treatment
- Surgical Procedures
- Ultrasounds and X-Rays
- Walkers and Wheelchairs

Did you know?

Your Health Care Flexible Spending Account can also be used to reimburse you for parking and transportation costs related to your medical expenses! This includes parking fees, gas mileage, and bus and taxi fares!

(Proper substantiation is required)

Eligible Over-the-Counter Items

- Blood Pressure Monitors & Diabetic Supplies
- Contact Lens Solution & Reading Glasses
- Family Planning Items & Pregnancy Tests
- First Aid Kits, Joint Supports, Wraps, & Bandages
- Hydrogen Peroxide & Rubbing Alcohol
- Sunscreen, SPF 15 or higher

Not all expenses are immediately eligible for reimbursement from your Health Care Flexible Spending Account. “Potentially eligible” expenses are those which are generally not considered to be primarily of medical necessity, however, may be considered for reimbursement if recommended or prescribed by your doctor. If you have any doubt as to whether an expense is in fact, eligible, the appropriate documents should be obtained before submitting your claim.

Potentially Eligible Medical Expenses

- Cosmetic Procedures
- Gym Memberships
- Massage Therapy
- Non-prescription Medication
- Nutritional Supplements
- Vitamins
- Weight Loss Programs

Eligible Dental Expenses

- Crowns
- Dentures
- Implants
- Orthodontics
- Root Canals
- Routine Cleanings
- Tooth Extraction

Eligible Vision Expenses

- Contact Lenses
- Eye Exams
- Eye Surgery
- Eyeglasses
- Prescription Sunglasses
- Vision Shaping Programs

Ineligible Medical Expenses, even w/ prescription

- Adoption Fees (non-medical in nature)
- Baby formula
- Clothing
- Concierge Services
- Dental Enamel Micro-Abrasion
- Household Assistants
- Insurance Premiums
- Marriage Counseling
- Medical Alert Programs
- Personal Use Items (e.g. toothbrushes)
- Pre-payment for Services
- Savings Clubs
- Vacations
- Warranties

Eligible Dependent Care Expenses

- Au Pairs and Babysitters
- Before and After School Care
- Day Camps
- Day Care Centers and Nursery Schools
- Elder Care
- Nursery Schools

Ineligible Dependent Care Expenses

- Boarding School Tuition
- Field Trip Fees
- Food
- Late pick-up fees
- Overnight or Residential Camps
- Pre-payment for services
- Private School Tuition
- Transportation to and from the place of care
- Weekend and “night-out” babysitters

For a complete list, please visit www.IRS.gov