# Health Care FSA

**Using a Health Care Flexible Spending Account (FSA) is great way to stretch your benefit dollars. You use pre-tax dollars in your Health Care FSA to reimburse yourself for eligible out-of-pocket medical, dental and vision expenses. That means you can enjoy tax savings and increased take-home pay – all with the convenience of a NetBenefits AccessCard®.**

## WHAT IS A HEALTH CARE FSA?

With a Health Care FSA, you elect to have your annual contribution deducted from your paycheck each pay period, in equal installments throughout the year, until you reach the amount you have specified. The maximum amount you may elect is set by your employer and cannot exceed the IRS maximum for the year.
The amount of your pay that goes into an FSA will not count as taxable income, so you will have immediate tax savings. Health Care FSA dollars can be used during the year to pay for qualified medical expenses.

With an FSA, you will receive access to NetBenefits where you can track your account balance, view your claims history and submit requests for reimbursements. In addition, you'll receive a convenient NetBenefits AccessCard® to make it easy to pay for eligible services and products not covered by your health plan. When you use the NetBenefits AccessCard®, payments are automatically withdrawn from your account.

Most expenses can be validated through the card transaction, but you may be prompted to provide a copy of the receipt for certain transactions in accordance with IRS rules. When required, receipts can be easily uploaded to NetBenefits.

## WHAT YOU CAN DO WITH A HEALTH CARE FSA?

An FSA is a great way to pay for expenses with pre-tax dollars:

- **Enjoy tax savings** with pre-tax contributions and tax-free reimbursements for qualified medical expenses.

- **Quickly and easily access funds** using the NetBenefits AccessCard® at point of sale, or request to have funds directly deposited to your bank account via NetBenefits.

- **Reduce filing hassles and paperwork** by using your NetBenefits AccessCard®.

- **Enjoy secure access** to NetBenefits which is available 24/7/365.

- **File claims easily on-line** (when required) and let the system determine approval based on eligibility and availability of funds.

- **Stay up to date on balances** and action required with automated email alerts and convenient NetBenefits messages.

## IS A HEALTH CARE FSA RIGHT FOR ME?

A Health Care FSA can be used if you or your eligible family members:

- Have out-of-pocket expenses like co-pays, coinsurance or deductibles for medical, prescription, dental or vision plans.

- Have a health condition that requires the purchase of prescription medications on an ongoing basis.

- Wear glasses or contact lenses or are planning LASIK surgery.

- Need orthodontia care, such as braces, or have dental expenses not covered by your insurance.

## PLAN AHEAD

Before you enroll, you must first decide how much you want to contribute to your account. You will want to spend some time estimating your anticipated eligible medical, prescription, dental and vision expenses for the year.