



Take control of your health care expenses.

A flexible spending account (FSA) is a smart way to pay for eligible health care expenses that your medical plan does not cover.¹ In fact, with the tax savings, it may help you reduce your out-of-pocket health care expenses each year.

Out-of-pocket health care expenses can add up. With co-payments, eyeglasses, prescriptions and dental visits, you may be paying more for health care than you think.

Visit
optumhealthfinancial.com
to learn more.

¹ Flexible spending arrangements are often called flexible spending accounts.

Take control. Start using your account today.

An FSA is a great way to pay for eligible health care expenses that your insurance plan doesn't cover. It's simple to enroll:

- 1 Decide how much you want to set aside for eligible health care expenses during the plan year.
- 2 Sign up during your annual benefits enrollment period. Your contributions will be withheld from each paycheck before taxes and credited to your FSA.
- 3 Use your OptumHealth Payment Card to pay for eligible health care expenses. If you prefer, you can use a personal check or credit card and submit a claim request. It's simple and fast. Either way, you'll enjoy the tax-advantaged savings.

Flexible spending accounts are administered by OptumHealth Financial Services.SM

This communication is not intended as legal or tax advice. Please contact a competent legal or tax professional for personal advice on eligibility, tax treatment and restrictions. Federal and state laws and regulations are subject to change.

Flexible Spending Accounts

A smart way to care for the important things in your life.

Health Asset Planning





Plan for health care expenses.

A flexible spending account (FSA) from OptumHealth is the smart way to save and pay for eligible health care expenses. It's smart because you can set aside pre-tax dollars in your FSA. Whenever you need to pay out-of-pocket for eligible health care costs, just use your OptumHealth® Payment Card. The card is accepted everywhere Mastercard® is. It's that easy.

Lower your taxes.

When you contribute to an FSA, you're setting aside pre-tax dollars. You don't have to pay federal income taxes on the money you put into your account. That means you may actually lower the amount of federal income tax you pay.

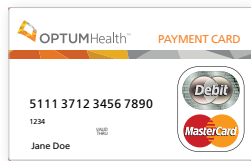
Access your funds immediately.

The money you choose to put into your health care FSA is available to you on the first day of your plan year. You don't have to wait until your FSA balance grows to pay for eligible expenses.

The "use it or lose it" rule.

You will lose any money left in your account at the end of the plan year. So be sure to try to use all of your FSA funds. But even if some funds are left in your account at the end of the plan year, you may still come out ahead because of the tax savings.

Use your FSA to pay for a range of eligible health care costs. Check your employer's plan documents information for a complete list of eligible expenses.



With the OptumHealth Payment Card,² it's easy to pay for eligible health care expenses.

² Mastercard is used with permission of MasterCard Worldwide.

It's your choice. You decide how much to contribute.

With an FSA, you choose how much to contribute. Be sure to plan ahead and create a list of health care expenses for the coming year. Remember, you will lose any money left in your account at the end of the plan year. But even if that happens, you may still come out ahead because of the tax savings.

Expense	Estimated cost
Prescriptions	
• Prescription drugs	\$

Co-payments and co-insurance	
• Office visit co-payments	\$
• Co-insurance payments	\$
• Other co-payments	\$

Provider payments	
• Physicals and routine exams	\$
• Chiropractor	\$

Deductibles	
• Medical plan deductible	\$
• Dental plan deductible	\$

Dental	
• Dentist	\$
• Orthodontist	\$

Vision and hearing	
• Eye exams	\$
• Eyeglasses and contacts	\$
• Hearing aid	\$

Miscellaneous	
• Other expenses	\$

Your total expenses for plan year	\$
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Your account and Social Security.

When you contribute to an FSA, the money is deducted from your paycheck before taxes. As a result, you may be reducing your future Social Security benefits. To calculate Social Security, the government uses the income you earn throughout your career. Only you can decide if the tax savings of an FSA justify the reduction in future Social Security benefits.

You may be able to use your FSA to pay for:

- Alcohol and drug addiction inpatient treatment
- Breast reconstruction surgery following a mastectomy or cancer
- Dental treatment
- Diagnostic tests and devices
- Doctor's visits
- Prescriptions
- Eye exams
- Eyeglasses and contact lenses
- Fertility enhancements
- Hearing aids and batteries
- Physical therapy
- Smoking cessation programs

You CANNOT use your FSA to pay for:

- Cosmetic surgery
- Diaper service
- Electrolysis or hair removal
- Health club dues
- Over-the-counter drugs and medicines (unless prescribed)
- Toiletries (toothpaste, body lotion)
- Teeth whitening
- Weight loss programs (unless prescribed)
- Vitamins and nutritional supplements

IMPORTANT

This is only a partial list. For a complete list of eligible expenses, check your employer's plan documents. Visit **irs.gov** for more information about FSAs.

Access your account anywhere, anytime.



Log in to your account at **optumhealthfinancial.com** or use our mobile app³ to:

- Check your balance
- View your claims
- Monitor payments
- Receive messages
- Submit receipts

Paying for eligible expenses.

With your OptumHealth Payment Card, you can pay for eligible health care expenses without submitting any paper claim forms. It's fast and convenient. Fill a prescription. Cover a co-payment. Pay and be on your way.

You can also pay for eligible health care expenses with a personal credit card or check. Just submit a claim form, along with the right documents, and receive a check. Or, you can have the funds deposited directly into your bank account. Sign up for direct deposit when you log in to **optumhealthfinancial.com**.

Save your receipts.

Be careful how you use your FSA. There are rules. You will want to keep receipts from your doctors, dentists, clinic, pharmacy and hospital for all eligible health care expenses. All receipts should include the date, service, provider and patient name. That way, you have proof if you need to verify that all of your FSA expenses meet IRS requirements for eligibility.

Plan ahead.

Each year, you have to use all of the money in your FSA. You will lose money left in your FSA at the end of the plan year. It's important to think about how much you spend on health care before you decide how much to contribute.

Changing your contributions.

In special situations—if you get married or divorced, or if you have a baby—you may be able to adjust the amount you contribute to your FSA. This is called a change in status. If you have a change in status, your benefits representative can help you adjust your contributions. For specific details, check your employer's plan document.

If you leave the company during the plan year, you may submit FSA claims for expenses incurred while you were still covered under the plan.

³ The mobile app is compatible with smartphones and tablets running the iOS or Android™ operating systems. All trademarks are properties of their respective owners.

