The Benefit that Saves You Money
The types of products or services that are FSA-eligible depend on the type of FSA you have. Just choose the FSA that is right for you and your family:

Health Care FSA (HCFSA)

A Health Care FSA covers eligible medical, dental, and vision expenses that are not paid or reimbursed by your health, dental or vision care plan.

Typical HCFSA Expenses:
- Doctor visits
- Surgery
- Physical therapy
- Prescription drugs
- Dental cleanings and X-rays
- Braces
- Sunscreen
- Mileage
- Massage therapy
- Eyeglasses
- Contacts
- Over-the-counter items like bandages, contraceptives, and diabetes supplies

Limited Expense Health Care FSA (LEX HCFSA)

A Limited Expense Health Care FSA is compatible with a Health Savings Account and reimburses eligible dental and vision expenses.

Typical LEX HCFSA Expenses:
- Dental checkups
- X-rays
- Cleanings
- Crowns
- Braces
- Vision exams
- Eyeglasses
- Contacts
- Solutions
- Corrective vision surgery

Dependent Care FSA (DCFSA)

A Dependent Care FSA provides funds for eligible child or adult daycare expenses so you can take care of your loved ones while you work.

Typical DCFSA Expenses:
- Care for children under age 13, such as
  - Child day care
  - Nanny services
  - Pre-school
  - Before and after-school care
  - Summer day camp
- Care for your adult disabled child or relative who is physically or mentally incapable of self-care and lives in your home, such as adult day care

Find a complete list of eligible expenses and additional details at www.FSAFEDS.com
Savings Year After Year

The HCFSA and the LEX HCFSA allow you to carry over up to $500 in your account from one plan year to the next if you re-enroll during Federal Benefits Open Season for the following year. With far less “use or lose” risk, there’s no reason not to take advantage of the tax savings every year.

How to Sign Up

Simply decide which FSAs work best for you, then decide how much to contribute. With the savings calculators available at www.FSAFEDS.com, it’s easy to estimate your contributions and add up your savings. After you decide how much you want to put in your FSAFEDS account, select Enroll In A Plan on the FSAFEDS website.

Note: The minimum contribution amount is $100. The maximum amount you can contribute to an HCFSA or LEX HCFSA is $2,600. And by law, the maximum amount that can be contributed to a DCFSA is $5,000 per household ($2,500 if married filing separately).

When to Enroll

The timing of your enrollment depends on your situation:

- **Active Federal employees** sign up for an FSA during Federal Benefits Open Season (November 13, 2017 through December 11, 2017). If you’re already enrolled, keep in mind that you have to re-enroll each year.
- **New employees** may enroll up to 60 days from their hire date, but before October 1 or wait until Federal Benefits Open Season.
- **Employees experiencing a qualifying life event**, like marriage or the birth of a baby, have 60 days from the date of the event to enroll in the FSAFEDS Program. This must be done before October 1 or wait until Federal Benefits Open Season.

How to Contribute

After you enroll in FSAFEDS, money for your FSA is deducted automatically from your paycheck before taxes are taken out. HCFSA and LEX HCFSA funds equal to your entire annual election are available on January 1 – the first day of the benefit period. However, DCFSA funds are only available when withdrawn from your paycheck and deposited into your account.
$500 Carryover

The maximum dollar amount of unspent funds from one year that you can carry into the following year. This applies ONLY to HCFSA and LEX HCFSA.

$100 Minimum

The minimum annual election amount for a HCFSA, LEX HCFSA or DCFSA.

Health Care Maximum

As a result of health care reform, the maximum amount that can be contributed to any health care FSA is $2,600.

OTC

Over-the-counter drugs and medicines (except insulin) are ONLY eligible for reimbursement when prescribed by a physician.

Federal Benefits Open Season


Grace Period

This applies ONLY to DCFSA and is the additional 2½ months from January 1, 2019 to March 15, 2019 during which you can incur eligible DCFSA expenses that can be reimbursed from any remaining 2018 balance.

Expense Deadline

You must incur all eligible expenses for HCFSA and LEX HCFSA for 2018 by December 31, 2018 and incur all eligible expenses for DCFSA for 2018 by March 15, 2019.

Use or Lose

You forfeit (lose) any amount over $500 in your HCFSA or LEX HCFSA for which a claim is not incurred by December 31, 2018 and submitted no later than April 30, 2019. You forfeit any unused balance in a DCFSA for which a claim is not incurred by March 15, 2019 and submitted no later than April 30, 2019.
Claims Deadline

You must submit all 2018 claims by April 30, 2019.

Re-Enroll

You MUST re-enroll each year to continue participation. Enrollments DO NOT carry forward from year to year.

New Employees

You have 60 days from your hire date to enroll, but you must enroll before October 1 or wait until Federal Benefits Open Season.

Manage Your Account Online

Manage Your FSAFEDS Account(s) online at www.FSAFEDS.com
• Claim forms
• Savings calculator
• Eligible expenses
• Account information
How to Use Your Account

With several payment and reimbursement options, your FSAFEDS account is easy to use. It covers a wide variety of eligible expenses for you, your spouse, and eligible dependent throughout the benefit period. Manage your account via a secure website on your computer or mobile device that’s connected to the Internet or the FSAFEDS app.

To find out important dates and claims deadlines, check out the FAQs available on the FSAFEDS website.

We’re Here to Help

If you have questions or need additional details about the FSAFEDS Program, please visit www.FSAFEDS.com. Or if you prefer, simply give us a call. Our Benefits Counselors are available Monday through Friday, from 9 a.m. to 9 p.m. Eastern Time.

TEL: 877-FSAFEDS (372-3337)
TTY: 866-353-8058
International: +1 650-577-5294 (toll-free)
www.FSAFEDS.com

The information presented in this brochure is not all-inclusive, nor a guarantee of eligibility or payment. Eligibility will be determined by the applicable provisions of the plan, based on Internal Revenue Service regulations for FSA programs.

The term “savings” herein refers only to tax savings and actual savings are dependent on individual tax rates. No part of this document constitutes tax, financial, or legal advice. Please consult your advisor regarding your personal situation and whether this is the right program for you.