





Why should you enroll in a Health Care Flexible Spending Account?

A Health Care FSA...

-  Lets you use pre-tax dollars to pay for health care expenses
-  Can save you significant income tax dollars
-  Enables you to be reimbursed for prescribed over-the-counter medicines ⁽¹⁾ from your account
-  Works with a special debit card (if available through your employer's plan) to automatically draw funds from your account for certain services, instead of paying up front and having to wait for reimbursement

What is a Health Care FSA Plan?

A ***Health Care Flexible Spending Account***, more commonly referred to as "Health Care FSA", is a plan sponsored by your employer that allows you to deduct money from your paycheck **tax-free**. These contributions are put into an account that reimburses you for eligible health care expenses incurred by you, your spouse, and eligible dependents, even if your spouse/eligible dependents are not enrolled in your health plan.

At the time of enrollment, you determine the amount you would like to contribute to your Health Care FSA account for the coming year. That amount is divided equally by the number of pay periods remaining in the plan year and deducted from your paycheck every pay period.

This election cannot be revoked or modified until the next plan year, except under limited circumstances, such as qualified status and event changes. For more details, please see your plan document.

What are considered eligible health care expenses that can be reimbursed from a Health Care FSA Account?

The Internal Revenue Service (IRS) issues guidelines on eligible health care expenses which include health care co-payments, deductibles, hearing aids, eyeglasses, prescribed over-the counter ⁽¹⁾ medicine, and many of the expenses you incur that are not covered by your health plan.

Please refer to the **Eligible and Ineligible Health Care Expenses Guide** at www.proviewbenefits.com/forms for additional information.

(1) Over-the-counter medicines purchased on or after January 1, 2011 will require a written prescription from your physician to be eligible for reimbursement from your Health Care FSA account. Please refer to the **Over-The-Counter Medicine Guide** at www.proviewbenefits.com/forms for additional information.