Optum Financial®

FSA benefits and reminders

Get smart saving for your health and family's care

by using your flexible spending account (FSA)



An FSA helps you save and pay for eligible health care expenses. Here's how it works.

Save up to 30%* on health care

When you contribute to an FSA, you set aside money before it's taxed, meaning you save up to 30% by using pretax funds to pay for everyday health care.

Access your funds immediately

The money you choose to put into your 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

Some FSAs have a use-it-or-lose-it rule, while some accounts allow you to carry over a limited dollar amount from one plan year to the next. Check with your benefits team or employer to understand your plan type.

Paying for expenses is easy

Use your FSA card at your doctor appointment or at checkout, and you'll almost always save time by not having to submit receipts or paper claims forms. Not all purchases are automatically verified, though, so we do recommend that you keep all of your receipts – just in case you're asked for them later.

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

- Dental treatments
- Eyeglasses and contact lenses
- Diagnostic tests and devices
- Hearing aids and batteries
- Doctor visits
- Certain over-the-counter drugs and medications
- Eye exams
- Prescriptions

What can I buy? From bandages and braces to chiropractic care and contacts, FSAs cover lots of everyday health care items and services.

See all you can buy at **optum.com/qualifiedexpenses**.

*Savings compared using pretax income in your FSA to using after-tax income for purchases and assumes up to a 30% combined tax rate from all applicable federal, state and FICA taxes. Results and amount will vary depending on your circumstances.

Access your account anywhere, anytime

Sign in to your account online or use our mobile app to:

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

How much can I save on my purchases?

Each time you make a qualified purchase, it's like **saving up to 30%*** – since you're using pretax dollars in your FSA.

Pay for qualified expenses

Paying with your FSA card is the smart, easy choice. You can also pay for eligible health care expenses with a personal credit card or check. Just submit a claims request online or on the mobile app, along with the right documents, and receive your reimbursement directly in your bank account.

Save your receipts

A receipt may be required when we are not able to validate that your purchase was for an eligible medical expense. We suggest you keep all of your receipts or save them in your mobile app. All receipts should include the date and description of the service, provider's name and amount paid.

Change 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. If you have a qualifying change in status, your benefits representative can help you adjust your contributions. For specific details, check your employer's plan documents.

Ready to enroll?

Enrolling in an FSA is quick and easy because it's built into your employer's benefit options. Review your materials today so you don't miss your chance to sign up.

Scan the QR code, or go to **optum.com/FSAIntro**, to see how you can save.

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Flexible spending accounts (FSAs), dependent care assistance programs (DCAPs), health reimbursement arrangements (HRAs), Commuter and Parking Benefits, Tuition Assistance Plans, Adoption Assistance Plans, Surrogacy Assistance Plans, Wellness Benefits, and Lifestyle Accounts (collectively, "Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC, and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

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