

FLEXIBLE SPENDING ACCOUNTS USE YOUR FSA DOLLARS

This guide is designed to help you maximize your Flexible Spending Account (FSA) benefits and **make the best use of your tax-free money.**



WHAT YOU CAN BUY WITH YOUR FSA

You can easily use your FSA for various qualified health expenses, including:

- **MEDICAL CARE:** Doctor visits, hospital stays, dental work.
- **VISION CARE:** Eye exams, prescription glasses, sunglasses, contact lenses.
- **EVERYDAY WELLNESS:** Bandages, first-aid supplies, over-the-counter medications.
- **SPECIALIZED TREATMENTS:** Chiropractic care and physical therapy are also FSA-eligible.

DON'T LOSE YOUR FUNDS

To effectively manage your FSA, spend your funds on time:

- **END-OF-YEAR DEADLINE:** FSAs expire on the *last day of your plan year*. Any unused funds are then forfeited.
- **CHECK PLAN DETAILS:** Some employers may offer extensions, like a grace period (up to 2.5 months) or carryover options.
- **SUBMITTING CLAIMS:** Make sure you submit claims for reimbursement *BEFORE* the deadline, even with extensions.

MAXIMIZE YOUR BENEFITS

To maximize your FSA benefits:

- **BUDGET:** Estimate healthcare needs for the year, including regular appointments and supplies.
- **TRACK BALANCE:** Monitor your account balance to ensure you spend it all.
- **SHOP SMART:** Use your FSA card at pharmacies or online, or pay out-of-pocket and submit for reimbursement, keeping all receipts.

STOP GUESSING ABOUT WHAT'S ELIGIBLE
visit fsastore.com



This publication has been prepared by TrueNorth Companies, L.C. and is intended for informational purposes only. Transmission of this publication is not intended to create, and receipt does not constitute, a client relationship with TrueNorth Companies, L.C. This publication does not constitute any type of representation or warranty, and does not constitute, and should not be relied upon as, legal or medical advice. This publication is not a contract and does not amend, modify or change any insurance policy you may have with an insurance carrier. © 2025 TrueNorth Companies, L.C. All rights reserved.
Sources: irs.gov/publications/p502, irs.gov/forms-pubs/about-publication-503

BROUGHT TO YOU BY:

