

# Your Health Care Flexible Spending Account

## Wondering if a Health Care FSA is right for you?

- Do you expect to have any medical, dental, orthodontic or vision care expenses not covered by your insurance (including deductibles and copayments)?
- Will you be purchasing glasses or contact lenses?

If you answered yes, you can save throughout the year by using your Health Care Flexible Spending Account (FSA) to pay for eligible expenses.

## How your Health Care FSA works

### Contribute.

- 1** Elect an annual contribution (up to the plan's maximum limit) that will be deducted in equal installments from your paychecks on a pre-tax basis.

### Spend.

- 2** Use your Health Care FSA dollars to pay for eligible expenses throughout the plan year.

### Save.

- 3** Save money on expenses you're already paying for.

## The pre-tax advantage



Your Health Care FSA contributions are made with pre-tax dollars, giving you the advantage of lower taxes and a higher take-home pay. When you pay for benefits with pre-tax dollars, benefit deductions are subtracted from your gross income before certain taxes are calculated, lowering your taxable income.

*Note: Please refer to your welcome package or employer for specific details about your plan provisions.*

## Eligible expenses

Your Health Care FSA can be used for more than copayments. Save throughout the year by using your FSA to purchase from hundreds of eligible products and services, including:\*

- Acupuncture
- Ambulance
- Birth control pills/prescription contraceptives
- Chiropractic
- Contact lenses
- Dental treatments
- Hearing aids
- Medicines (prescribed)
- Nursing home medical care
- Optometry
- Orthodontia
- Oxygen
- Prescription eyeglasses/eye surgery
- Stop-smoking programs

\*For a full list of eligible items, visit [www.irs.gov/publications/p502](http://www.irs.gov/publications/p502).

## What if I have money left over at the end of the year?

It's important not to over-estimate when determining your annual Health Care FSA contribution. FSAs operate on a "Use-it-or-Lose-it" basis. Be sure to use your FSA dollars by the end of your plan year, or you'll lose them (except as may be permitted under a grace period—to learn about your plan year dates or if your plan has a grace period, contact your employer or call the HPI FSA team).



## View your account online with *My Plan*

Here's how:



- 1** Go to **hpiTPA.com** and visit the Members section, or visit the website listed on the back of your member ID card (it will be at the top).
- 2** Log in to *My Plan* (if you don't already have an account, registration is simple, just click **Get Registered**).
- 3** Click **View My FSA** under My Flexible Spending Account.



Have questions? Call the HPI FSA/HRA team at 877-734-7004 or visit [hpiTPA.com](http://hpiTPA.com) and click Contact.

