

# Health Care Flexible Spending Account

A Health Care Flexible Spending Account (HCFSAs) allows you to use pre-tax dollars to pay for eligible out-of-pocket health care expenses. Your HCFSAs has a “use it or lose it” rule meaning the IRS requires you to forfeit any unspent funds at the end of the plan year, unless it has a grace period or permits rollovers.\*

## How Your Health Care FSA Works

- Review your plan documents and IRS Publication 502 to familiarize yourself with HCFSAs eligible expenses.
- Estimate what you will spend on eligible out-of-pocket health care expenses for the year.
- Enroll in an HCFSAs by electing a contribution through your employer.
- Receive a FSA debit card after enrolling for your HCFSAs.
- Incur expenses, saving your documentation and receipts for reimbursement.
- Start using your HCFSAs funds.

## Benefits of Your Health Care FSA

**Tax-free spending:** Save up to 30% on a wide variety of eligible health care expenses by paying for them on a pre-tax basis.

**Multiple uses:** Your HCFSAs may be used to pay for eligible health care expenses for your spouse or federal tax dependents.

**Easy to use:** Use your FSA debit card to pay for eligible expenses. You can also quickly and easily create your claim online or through the mobile app to upload your receipt documentation for reimbursement.

## Health Care FSA Eligible Expenses

There are hundreds of eligible expenses for tax-free purchase with your Health Care FSA, including doctor’s office copays, health insurance deductibles, prescription drugs, dental care, orthodontia and vision care. Many over-the-counter (OTC) treatments are also eligible, however some require a prescription or letter of medical necessity from your doctor prior to purchase.

For a list of eligible expenses, please see IRS Publication 502 at [IRS.gov](https://www.irs.gov) or visit the BenefitWallet member portal at [mybenefitwallet.com](https://mybenefitwallet.com).

## Spending From Your Health Care FSA

BenefitWallet makes it easy to pay for eligible expenses with your HCFSAs:

- FSA debit card
- Mobile app
- Pay a provider directly with online bill pay
- Reimburse yourself by submitting a claim

## We’re Here to Help

For more information about your HCFSAs, access these helpful resources:

**Member portal:** Assistance anytime at [mybenefitwallet.com](https://mybenefitwallet.com)

**Mobile app:** Help on-the-go for iOS and Android devices

**Service center:** Support seven days a week at [855.236.8600](tel:855.236.8600)

\*Not all plans offer a grace period or rollover option after the plan year ends. Review your employer’s plan documents for more information.