



# Limited-purpose flexible spending account.

Pay for dental and vision care. Add to your tax savings.

## Pay for dental and vision expenses.

A limited-purpose flexible spending account (FSA) is an account that lets you set aside money, before it is taxed, to help pay for eligible dental and vision expenses.

## Add to your tax savings.

The IRS says that if you have a health savings account (HSA), you can have an FSA, but it can only be limited to dental and vision expenses.

### With a limited-purpose FSA:

- You don't pay taxes on the money you set aside. Your tax savings depend on how much you put into your FSA and your income tax rate.
- The money is available the first day of the plan year.
- You get to save your HSA dollars for other expenses or for retirement.

### Visit [welcometouhc.com](https://www.welcometouhc.com).

- ✓ Estimate tax savings.
- ✓ See a list of common eligible expenses.
- ✓ Learn about [myuhc.com](https://www.myuhc.com)® and more.

**Remember, you must re-enroll in an FSA each year.**

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### Turn the page to:

- ▶ Learn how the limited-purpose FSA works
- ▶ See an example of tax savings
- ▶ See a list of eligible expenses

## How the limited-purpose FSA works.

### 1 Decide how much money you want to put into your FSA.

Not sure how much to put into your FSA? Use the FSA Savings Calculator on [welcometouhc.com](http://welcometouhc.com).

### 2 Money is taken from your paycheck, before taxes.

When the plan year begins, money is taken out of your paycheck before federal, state or Social Security taxes are taken out. The money is placed into your FSA.

### 3 Use your FSA to pay for eligible dental and vision expenses.

The entire amount of your limited-purpose FSA is available the first day of the plan year. You don't have to wait until the money is in the account.



### Limited-purpose FSA contributions are limited.

The IRS limits the amount you can put into a limited-purpose FSA each year.

[See your benefit documents for more information.](#)

## Making it easy to use the limited-purpose FSA.

### Automatic payment:\*

If a dental or vision service is covered by your health plan, we can automatically pay the bill (claim) from your FSA so you don't have to.

### Online claim form:

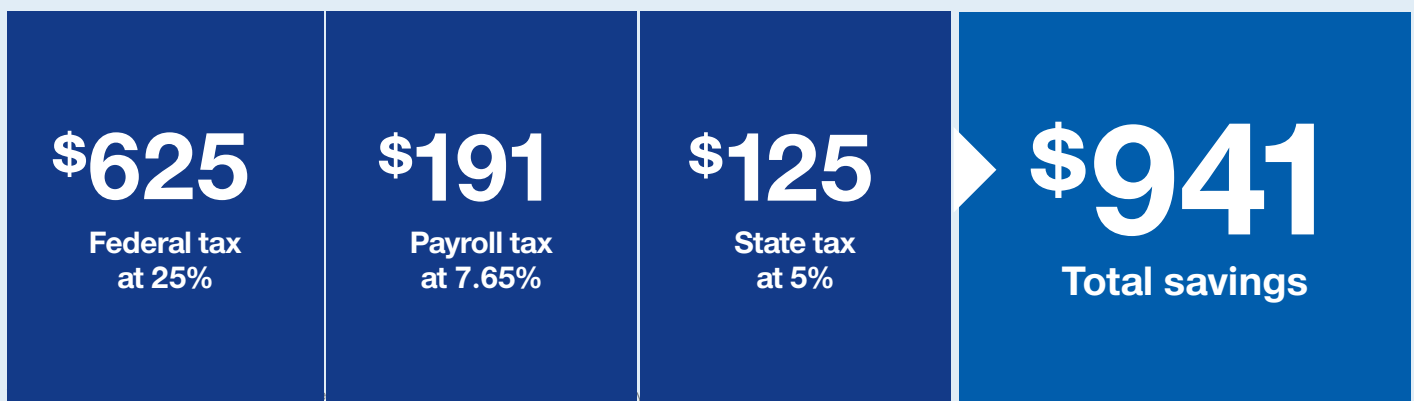
Easily submit your dental and vision claims on [myuhc.com](http://myuhc.com) to ask for reimbursement from your FSA. A reimbursement is a payment back to you for services you've already paid for.

### Direct deposit:

Don't wait for a check in the mail. We can reimburse your money directly into your personal bank account.

## Pete will save \$941.

Pete wants new eyeglasses. He also needs some dental work. He estimated his total costs would be about \$2,500. See how his savings adds up.



This is an example. Your actual savings may vary depending on your income tax rate, whether you pay state income taxes and other factors.

# Eligible expenses.

Here is a list of some of the eligible dental and vision expenses that you can pay for with a limited-purpose FSA. See your benefit documents or visit [irs.gov](https://www.irs.gov) for a full list of expenses and rules.



## Dental:

- Artificial teeth
- Braces
- Dental services like exams, cleanings, fillings and X-rays
- Dental plan deductible, coinsurance and copayments
- Mouth guards
- Orthodontia services
- Tooth removals



## Vision:

- Contact lenses and solutions
- Eyeglasses and frames
- LASIK eye surgery
- Vision exams
- Vision plan deductible, coinsurance and copayments



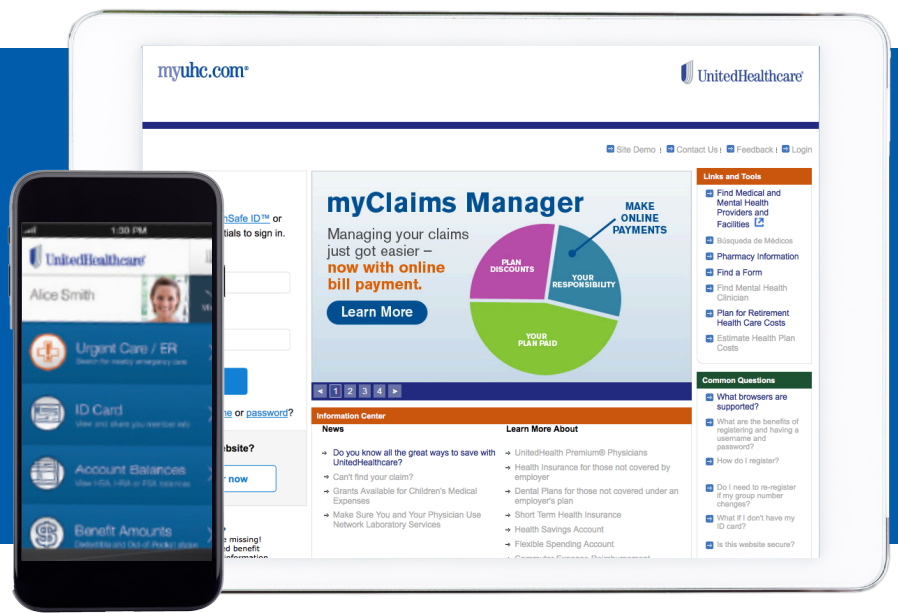
## The “use it or lose it” rule.

In most cases, if you don't spend your FSA dollars by the end of the plan year, you may lose that money. Most people are able to spend the money they set aside. Your employer may give you more time to spend your money (called a “grace period”), or may let you carry money over to next year.

**See your benefit documents for more details.**



# Take charge of your FSA with myuhc.com and our Health4Me® app.



## myuhc.com.

### Search.

Search for network doctors.

### Estimate.

Estimate health care costs.

### Pay.\*\*

Pay health care bills quickly.

### Submit.\*\*

Submit your claims using the online claim form.

### Track.

Track account balances and health spending.

### Deposit.\*\*

Turn on direct deposit for fast reimbursements.



## Visit [welcometouhc.com](http://welcometouhc.com) to learn more.

### Before you enroll, take some time to:

- Estimate tax savings.
- See a list of common eligible expenses.
- Learn about [myuhc.com](http://myuhc.com) and more.



\*May not be available to some members and Will not work for non-network services. Please see your FSA benefit documents.

\*\*Only available on [myuhc.com](http://myuhc.com).

**Information for individuals residing in the state of Louisiana or have policies issued in Louisiana:** Health care services may be provided to you at a network health care facility by facility-based physicians who are not in your health plan. You may be responsible for payment of all or part of these fees for those non-network services, in addition to applicable amounts due for copayments, coinsurance, deductibles and non-covered services. Specific information about network and non-network facility-based physicians can be found at [myuhc.com](http://myuhc.com) or by calling the toll-free Customer Care telephone number that appears on the back of your health plan ID card.

A flexible spending account is not insurance.

Insurance coverage provided by or through UnitedHealthcare Insurance Company or its affiliates. Administrative services provided by United HealthCare Services, Inc. or their affiliates. Health Plan coverage provided by or through a UnitedHealthcare company.

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