



## Limited-purpose flexible spending account

### Pay for dental and vision care

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

### Add to your tax savings

If you have a health savings account (HSA), the IRS says 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; instead, 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 can save your HSA dollars for other expenses or retirement



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



Visit  
**welcometouhc.com**

- Estimate tax savings
- See a list of common eligible expenses
- Learn about **myuhc.com**<sup>®</sup> and more

# How the limited-purpose FSA works



## Limited-purpose FSA contributions are limited

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

For more information, see your benefit documents.

### 1 Decide how much money you want to contribute

Think about any vision or dental expenses you may have as a guide for how much to set aside. Examples include contact lenses, glasses and braces.

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

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

### 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.

## Simple ways to use your limited-purpose FSA

### Automatic payment\*

If a dental or vision service is covered by your health plan, we can automatically pay the claim.

### Online claim form

Easily submit your dental and vision claims on [myuhc.com](https://myuhc.com) for reimbursement from your FSA. A reimbursement is a payment and placed into your FSA 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.

# Eligible expenses

Here are some of the eligible dental and vision expenses you can pay for with a limited-purpose FSA.

For a full list of expenses and rules, see your benefit documents or visit [irs.gov](https://www.irs.gov).



## Dental

- Artificial teeth
- Braces
- Dental plan deductible, coinsurance and copays
- Dental services like exams, cleanings, fillings and X-rays
- Mouth guards
- Orthodontia services
- Teeth removal



## Vision

- Contact lenses and solution
- Eyeglasses and frames
- LASIK eye surgery
- Vision exams
- Vision plan deductible, coinsurance and copays

## 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 lose that money. In some cases, your employer may give you more time to spend your money (called a “grace period”).

For more details, see your benefit documents.

## Pete will save \$941

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

**\$625**

Federal tax  
at 25%



**\$191**

Payroll tax  
at 7.65%



**\$125**

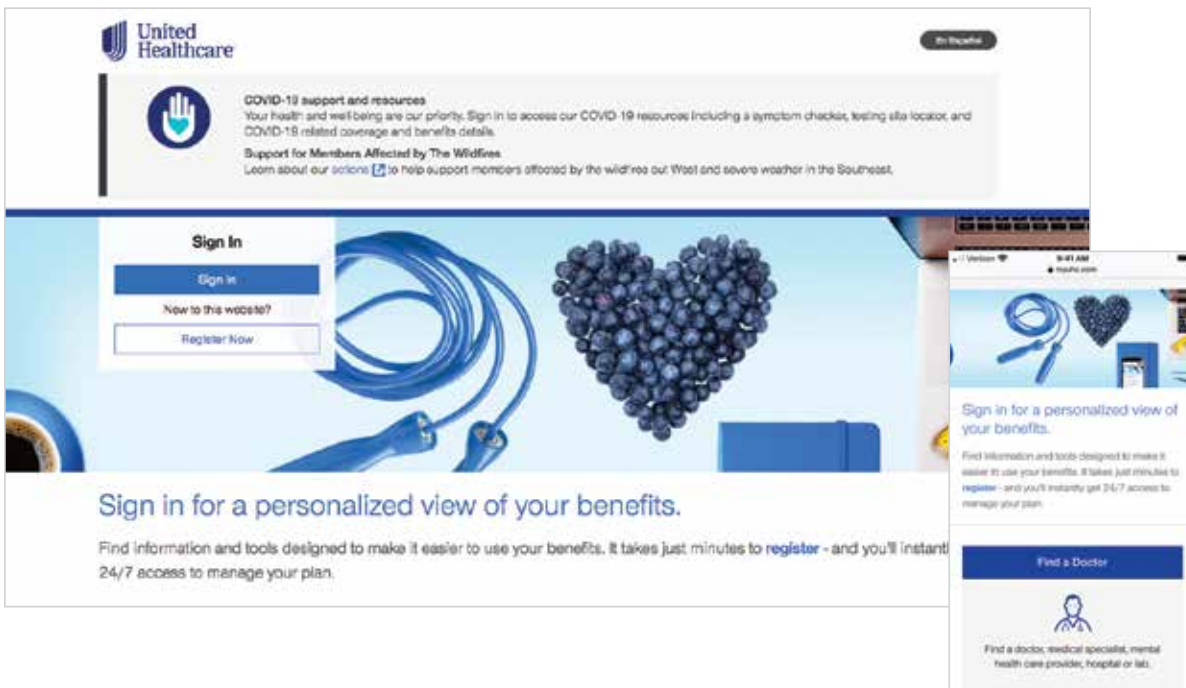
State tax  
at 5%

**\$941**

Total savings

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- Search for network doctors
- Estimate health care costs
- Pay health care bills quickly\*\*
- Submit your claims using the online claim form\*\*
- Track account balances and health spending
- Turn on direct deposit for fast reimbursements\*\*



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United  
Healthcare

\*May not be available to some members and will not work for out-of-network services. For more information, please see your FSA benefit documents.

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

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**Information for individuals residing in the state of Louisiana or with 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 out-of-network services, in addition to applicable amounts due for copays, coinsurance, deductibles and non-covered services. Specific information about network and out-of-network facility-based physicians can be found at [myuhc.com](https://myuhc.com) or by calling the toll-free Customer Service number 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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