Optum Financial[®]

Save on dental crowns to ultrasounds

Pay for hundreds of eligible medical expenses pre-tax



You can use your flexible spending account (FSA) to pay for eligible medical expenses for yourself, your spouse and your eligible dependents. In general, the amount you spend will be federal income tax-free.

Examples of eligible expenses

The following list includes common examples of FSA eligible expenses. This list is not all-inclusive. Go to <u>optumfinancial.com/QualifiedExpenses</u> for an easily searchable list of everything you can buy from A to Z.

 Acupuncture Ambulance Blood sugar test kits for diabetics Chiropractor Dental treatments including X-rays, cleanings, fillings, sealants, braces and tooth removals* 	 Doctor's office visits and copays Drug prescriptions Eyeglasses (Rx and reading)* Laboratory fees Laser eye surgery* Orthodontics* 	 Physical therapy Special education services for learning disabilities (recommended by a doctor) Speech therapy 	 Surgery, excluding cosmetic surgery Vaccines Vision exam* Wheelchair
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The examples listed above are not all-inclusive, and the IRS may modify its list of eligible expenses from time to time. Consult your tax advisor for specific tax advice. Your employer may also have additional limitations. Check your plan documents.

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How do I spend my FSA?

To pay for eligible medical expenses, choose the option that's most convenient for you:

- Use your FSA card for the easiest way to pay. Add your card to your digital wallet so it is always on you.
- Use online bill pay.
- Pay out of pocket and then distribute funds from your FSA to reimburse yourself.

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Shop the Optum Store – your one-stop destination for eligible products

Find the brands you trust at prices you'll love. Head to the <u>Optum Store</u> where it's easy to see what products and services are eligible – so you can take the guess work out of what you can spend your funds on.

Use code OPTFSA7 with your FSA to receive a 7% discount at check out.

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Ready to enroll?

Enrolling in an FSA is quick and easy because it's built into your employer's benefits enrollment. Review your enrollment materials so you don't miss your chance to sign up. Go to <u>optumfinancial.com/QualifiedExpenses</u>, to access a searchable list of eligible expenses.

Go to optumfinancial.com to learn more.

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* Limited Purpose FSA eligible expenses

The promotional code OPTFSA7 cannot be applied to previously placed orders, and cannot be combined with other promotional codes. Additionally, the code cannot be used for prescription drugs or virtual care visits. Promotional codes are not transferable or redeemable for cash or credit. To apply a promotional code you must enter it prior to completing the order. Free and expedited shipping offers do not apply to shipping outside of the contiguous United States. Additional shipping restrictions may apply. The Optum Store is an affiliate of RVO Health, LLC.

Flexible spending accounts (FSAs) ("Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. and are subject to eligibility and restrictions. Employer-Sponsored Plans are not individually owned and amounts available under the Employer-Sponsored Plan are not FDIC insured.

This communication is not intended as tax or legal advice. Please contact a legal or tax professional for advice on eligibility, tax treatment, and restrictions. Please contact your plan administrator with questions about enrollment or plan restrictions. Federal and state laws and regulations and the design of your plan are subject to change.

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