Optum Financial®

Save on dental crowns to ultrasounds

Pay for hundreds of eligible medical expenses pre-tax



Once you've contributed money to your health care flexible spending account (FSA), you can use it to pay for eligible 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 medical expenses. This list is not all-inclusive. Go to **optumfinancial.com/qualifiedexpenses** for an interactive list of eligible expenses.

- 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)*
- Flu shots
- 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

The examples listed above are not all-inclusive, and the IRS may modify its list from time to time. Consult your tax advisor for specific tax advice. Your employer may also have additional limitations. Check your plan documents.



How do I spend my FSA?

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

- Use your Optum Financial card. Using your FSA payment card is an easy way to pay.
- · Use online bill pay.
- Pay out of pocket and then distribute funds from your FSA to reimburse yourself.



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

The brands you trust at prices you'll love. Head to the **Optum Store** makes it easy to find 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.



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.



Scan the QR code, or go to **optumfinancial.com/qualifiedexpenses**, to see a list of qualified expenses.



Go to optumfinancial.com to learn more.

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*Limited Purpose FSA eligible expenses

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Flexible spending accounts (FSAs) ("Employer-Sponsored Plans") are administered on behalf of your plan sponsor by Optum Financial, Inc. or ConnectYourCare, LLC (collectively, "Optum Financial") 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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