

# FSA's Explained

To get started, select a topic:



1

What's an FSA?

2

How much should I contribute?

3

How do I enroll?

4

How do I get reimbursed?

It pays to plan ahead.



## QUICK LINKS

What's an FSA?

How much should I contribute?

How do I enroll?

How do I get reimbursed?

**An FSA**, or Flexible Spending Account, is a benefit you can choose during Open Enrollment. By contributing pre-tax dollars to an FSA, you can save an average of 30 percent on health care and dependent care costs. The money you contribute is not subject to payroll taxes, which can result in substantial tax savings!

## QUICK NOTES

- An FSA is like a savings account for health care and dependent care expenses.
- It saves you an average of 30 percent because you contribute pre-tax dollars!

## Two to choose from *(or choose both!)*

### Health Care FSA

Choose this FSA to pay for medical, prescription, dental and vision expenses you or your family incur.

#### Eligible expenses:

Eyeglasses

Co-pays

Prescriptions

LASIK

Dental work

Orthodontia

And MUCH more!

### Dependent Care FSA

Use this FSA to cover expenses for a dependent child or parent.

#### Eligible expenses:

Adult or child care

Pre-school

Day camp

Before/after school care

Elder care

And MUCH more!

VIEW ALL HEALTH CARE EXPENSES: [www.myceridian.com/hfsa-expenses](http://www.myceridian.com/hfsa-expenses)

VIEW ALL DEPENDENT CARE EXPENSES: [www.ceridian.com/myceridian/client-support/compliance/dfsafsa-expenses.pdf](http://www.ceridian.com/myceridian/client-support/compliance/dfsafsa-expenses.pdf)

VIEW MORE DETAILS: [Details Section](#)

## QUICK LINKS

What's an FSA?

How much should I contribute?

How do I enroll?

How do I get reimbursed?

2

How much should I contribute?

**Calculate** how much you need with our online calculator. This handy tool will suggest how many pre-tax dollars you may want to contribute. You can get started by estimating your expenses below.

### Health Care FSA:

Type of expense	Examples	Estimated annual cost
Deductibles	Medical, dental, vision	\$ _____
Co-payments/co-insurance	The amount not covered by your health plan	\$ _____
Prescriptions	Antibiotics, blood pressure medication, etc.	\$ _____
Vision	Glasses, contacts, solution, exams, etc.	\$ _____
Dental	Cleanings, orthodontics, crowns, etc.	\$ _____
Health care mileage	Trips to and from doctor, dentist, etc.	\$ _____
Total expenses		\$ _____

### Dependent Care FSA:

Type of expense	Examples	Estimated annual cost
Child care expenses	Day care, before/after school care, day camp, preschool	\$ _____
In-home care	In your home or someone else's	\$ _____
Elder care services	Adult day care center	\$ _____
Total expenses		\$ _____

ONLINE CALCULATOR:

[www.ceridian.com/myceridian/fsacalculator](http://www.ceridian.com/myceridian/fsacalculator)

VIEW MORE DETAILS:

[Details Section](#)

3



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What's an FSA?

How much should I contribute?

How do I enroll?

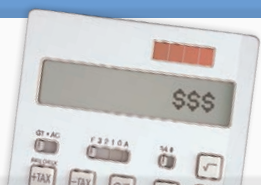
How do I get reimbursed?

**It's easy.** You can enroll in an FSA during your company's Open Enrollment period. Once you've enrolled, you'll receive confirmation of your election amount. And you can start saving!

**Step 1: Use one of the tools below.**

**Step 2: Enroll in an FSA during Open Enrollment.**

## TOOLKIT



ONLINE CALCULATOR: [www.ceridian.com/myceridian/fsacalculator](http://www.ceridian.com/myceridian/fsacalculator)



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[www.ceridian.com/myceridian/client-support/compliance/dfsaf/dfsaf-expenses.pdf](http://www.ceridian.com/myceridian/client-support/compliance/dfsaf/dfsaf-expenses.pdf)



FOR MORE INFORMATION: [www.ceridian-benefits.com](http://www.ceridian-benefits.com)

VIEW MORE DETAILS: [Details Section](#)

## QUICK LINKS

What's an FSA?

How much should I contribute?

How do I enroll?

How do I get reimbursed?

4

How do I get reimbursed?

**Remember** to save your receipts! When you incur an eligible expense, just send in your eligible expense receipt or Explanation of Benefits with the necessary form. For the quickest access to your money, you can even submit your claims online! It's that simple.

**Step 1: Incur a health or dependent care expense.**



**Step 2: Submit claim online and print confirmation page.**



[www.ceridian-benefits.com](http://www.ceridian-benefits.com)

**Step 3: Send in receipts with your confirmation page.**



**Step 4: Get reimbursed!**

DON'T FORGET TO KEEP YOUR RECEIPTS!

VIEW MORE DETAILS:

[Details Section](#)

5

RECEIPT

YOUR RECEIPT MUST CONTAIN:

- DATE OF SERVICE
- AMOUNT DUE
- PROVIDER NAME
- TYPE OF SERVICE OR SERVICE DESCRIPTION

QUICK LINKS

[What's an FSA?](#)

[How much should I contribute?](#)

[How do I enroll?](#)

[How do I get reimbursed?](#)

## More on eligible expenses

### What health care expenses are covered?

The list of eligible expenses is too large to print in its entirety here, but the following is a sample of covered expenses. This list may be amended at any time of the year without notice. For a comprehensive list visit the links at the bottom of the page.

### Health care expenses

Acupuncture

Chiropractic care

Contact lenses

Co-pays

Dental expenses  
(excluding whitening)

Dermatologist fees

Diagnostic tests

Durable medical expenses  
(e.g., wheelchair or crutches)

Flu shots

Guide dog expenses

Glucose kits

Hearing aids and batteries

Immunizations

Infertility treatments

Lamaze classes

LASIK

Midwife services

Optometrist and  
ophthalmologist fees

Orthodontia

Over-the-counter drugs  
(starting 1/1/2011, the  
purchase of over-the-counter  
medicines will require additional  
documentation)

Oxygen

Physical therapy

Pregnancy tests

Prenatal care

Prescription drugs

Prescription eyeglasses,  
sunglasses and reading glasses

Psychiatric fees

Smoking cessation programs

Substance abuse treatment

X-rays

### Dependent care expenses

Day care

In-home care

Nursery or preschool

After school care

Au pair services

Day camp

Elder care services

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How do I get reimbursed?

## Understanding the rules

### If I don't use the money in my FSA, do I lose it?

It's true. The IRS mandates that if you don't use up your FSA account balance by the end of the plan year, you lose the money. So make sure to access your account online to see your balance, claim filing deadline, claim submission deadline and claim information.

### When can I change my contributions?

Certain life changes allow you to enroll in an FSA or make changes to your current FSA contribution. When you get married or have a child, you are able to start contributing to an FSA or alter your contribution amount in order to accommodate the health care and dependent care expenses of your growing family.

### What happens to my FSA if I terminate employment?

Participation in the FSA ends if you terminate employment. You may submit a claim for reimbursement of eligible expenses after your participation ends. The expenses must have been incurred prior to the plan termination date and they must be submitted within the run-out period.

### What is the run-out period?

The run-out is a specified period of time after the end of the plan year in which you may continue to submit claims incurred during your period of coverage. This is not a period when you are able to continue to incur new expenses, but rather it allows you time to gather and submit expenses before forfeitures are applied.

### How do changes in Health Care Reform affect me?

One of the biggest changes that will affect your Health Care FSA is eligibility for over-the-counter (OTC) expenses. Starting 1/1/2011, OTC medicines will only be reimbursed by an FSA if they are prescribed by a doctor. This change only applies to medicine. Supplies, such as contact lens solution and bandages, are not affected by the change. In addition, Insulin remains eligible without a prescription.

Effective 1/1/2013, individual employee contributions to a Health Care FSA will be limited to \$2,500 per year. For more information on changes in Health Care Reform, visit [www.ceridian-benefits.com](http://www.ceridian-benefits.com) and click on **Health Care Reform**.

## QUICK LINKS

[What's an FSA?](#)

[How much should I contribute?](#)

[How do I enroll?](#)

[How do I get reimbursed?](#)

## More on getting reimbursed

### How do I submit a claim?

A little planning on your part is all it takes to receive quick and easy reimbursements. After you incur an eligible expense, just log onto your account and file your claim online. Then print out the confirmation page and email, mail or fax it to us, along with your receipts or insurance carrier's Explanation of Benefits. If you don't have access to the online forms, you can request one from Ceridian. Once your claim is approved, you will be reimbursed according to your employer's scheduled reimbursement dates.

### How do I make sure my claim isn't denied?

In order to process your reimbursement, the IRS requires that you provide a copy of your receipt or an Explanation of Benefits from your insurance company. Whichever document you send, it should include the following pieces of information:

- Date of service
- Amount due (i.e., patient responsibility amount)
- Provider name
- Type of service or service description (e.g., "Cleaning" or "Crown" are valid descriptions; "Dental" is not.)

### When will I get reimbursed?

With a Health Care FSA, you will be reimbursed even if your submitted expenses exceed your amount of contributions to date. With a Dependent Care FSA, you will be reimbursed once your contributions cover your expenses.