



# Keep your savings rolling through the year

**An FSA gives you tax-advantaged money upfront for your health care needs.**

A flexible spending account (FSA) has ‘flexible’ in the name for a reason. It helps you maximize your budget, giving you the ability to use pre-tax dollars to pay for eligible expenses.

Check out these highlights:



### Access your dollars on day one

Your FSA funds are available as soon as your plan year begins, even before you contribute.



### Spend tax-advantaged money

That means your dollars are added pre-tax through payroll contributions, so an FSA puts more money in your pocket for:

- Money added to your account
- Funds used for eligible medical expenses

## Save on out-of-pocket costs head to toe

Eligible expenses include deductibles, copays, dental, vision, prescriptions, and your family’s medical care – regardless of their health care coverage. Here are a few examples of eligible expenses:

- Childbirth classes
- Diabetic supplies
- Fertility treatment
- Psychotherapy
- Over-the-counter treatments like pain relievers, bandages and orthopedic inserts
- Chiropractic services
- Acupuncture
- Physical therapy
- And more



For an interactive list of eligible medical expenses, visit [optumfinancial.com/qualifiedexpenses](https://optumfinancial.com/qualifiedexpenses).



## Use it or you (might) lose it

FSAs can differ by employer. FSAs generally do not allow you to use your funds after a specified date. Your employer may offer grace periods that extend the time you may use your account, and some offer rollovers of unused funds. Check your plan documents to see what your FSA allows.

## See how the Frazier family benefits from an FSA



The Fraziers have a full house with a growing family. Here's how much they can save per year with an FSA that covers the children:

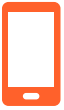
**Annual pay: \$45,000**

Yearly contribution	Taxable income	Combined federal, state and Social Security taxes	Spendable income
<b>-\$2,000</b>	<b>\$43,000</b>	<b>-\$12,750</b>	<b>\$30,251</b>

**Total tax savings: \$593\***

How can you save? Your taxable income is reduced by the amounts you deposit into your FSA accounts, up to IRS limits.

The 2023 contribution limit for health FSAs is \$3,050, though your plan may differ. Check your plan's materials for details.



## Manage your FSA on the app

As soon as you're enrolled, you can use the Optum Financial mobile app to see your balance, pay bills, view transactions, upload receipts and more.



## 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/FSAvideo](https://optumfinancial.com/FSAvideo), to see how you can save.



**Go to [optumfinancial.com](https://optumfinancial.com) to learn more.**



\*Assuming 22% federal income tax and 7.65% FICA. Results and amount will vary depending on your particular circumstances.

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.

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